



UTAH

Insurance Department

Licensing Information Bulletin

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

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Providing License Examinations for the State of Utah

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Introduction

A Message from the Utah Insurance Department

This Bulletin provides you with information about the examination and application process for becoming licensed to sell insurance or provide certain insurance services in Utah. Please read and study it carefully.

Once the Utah Insurance Department (referred to in this Bulletin as “the Department”) is satisfied that you have met all requirements for a license, the appropriate license will be issued. Remember, however, after you have your license you cannot sell, solicit or negotiate insurance until you have been appointed to represent at least one company or designated to represent an organization.

The Department has contracted with Prometric to conduct its examination program. All questions and requests for information about examinations should be directed to Prometric. Questions regarding your license, after successfully completing an exam, should be directed to the Department.

The Department wishes you well in preparing for your examination and encourages you to continue your insurance education after becoming licensed. An insurance license can open up the world of insurance for you—a world filled with satisfying and rewarding opportunities. Remember, however, that a license is a privilege, not a right. You should commit yourself from the beginning to comply with the laws and rules set forth to regulate the insurance industry.

Sincerely,

Todd Kiser
Insurance Commissioner

At a Glance

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



To obtain your insurance license

- 1** Review this bulletin thoroughly to:
 - Determine the exams needed and any other license requirements.
 - Understand exam registration, expiration and rescheduling provisions.
- 2** Contact Prometric to register, pay for, and schedule your exam and fingerprinting appointment.
The easiest way to register is online at www.prometric.com/utah/insurance. Phone, fax and mail options are also available.
- 3** Prepare for your exam by using this bulletin and other materials.
The content outlines in this guide are the basis for the exams.
- 4** Take the scheduled exam, bringing required identification to the test center.
You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Complete and submit your license application electronically with the Department via the kiosk in the test center. Pay all required nonrefundable fees by credit card.
- 6** If applying for an initial resident insurance license, have your fingerprints taken at the test center.



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

7941 Corporate Drive
Nottingham, MD 21236
Phone: 888.226.8740
Fax: 800.347.9242
TDD User: 800.790.3926
Web site: www.prometric.com/utah/insurance

Direct questions about licensure to:

Utah Insurance Department

Suite 3110 State Office Building
PO Box 146901
Salt Lake City, UT 84114-6901
Phone: 801.538.3855; In-State Toll Free: 800.439.3805
Web site: www.insurance.utah.gov

Utah License Requirements

The Utah Insurance Department issues several types of insurance licenses. Each license granted by the Department is valid only for the line of authority named on the license.

This section describes:

- The licensing process.
- The types of licenses offered.
- Licensing requirements based on residence.
- Fingerprinting requirements.

Overview of the Licensing Process

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually and administrative procedures may be changed at any time. **Licensees are expected to be aware of changes in the law that affect their occupational practice.**

For some licenses, you must pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the products and services you will sell or represent to the public. After you have passed your exam, you must apply to the Department and pay the appropriate licensing fee in order to receive your license.



Note 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, including application questions regarding any prior civil or criminal proceedings. See Page 24 for more information on obtaining your license.

Types of Licenses

The Department licenses the following professionals:

- **Producer.** A person appointed by an insurer to solicit applications for insurance or negotiate insurance on its behalf.
- **Consultant.** A person who receives compensation (other than sales commissions) for giving advice, rendering an opinion or providing information about insurance.
- **Adjuster.** A person licensed to adjust losses for or against authorized insurers. Utah law states that a “regular salaried employee of an insurer” does not require a license to adjust losses for that insurer.

The Department grants the types of licenses listed in the table below. The table also identifies which exam needs to be passed for each license type.

You may qualify for combination licenses (such as Life and Accident/Health or Property and Casualty) by taking a combined exam. The combined exam results in one final score. You must pass the complete exam to qualify for a license.

Exam Code	Exam Name
1701	Producer's Life Exam
1702	Producer’s Accident and Health Exam
1703	Producer’s Combined Life, Accident and Health Exam
1704	Producer’s Combined Property and Casualty Exam
1709	Consultant’s Combined Life, Accident and Health Exam
1710	Consultant’s Combined Property and Casualty Exam
1711	Adjuster’s Property and Casualty Exam
1712	Adjuster’s Accident and Health Exam
1713	Producer's Title Marketing Representative Exam
1714	Producer's Title Examination Exam
1716	Producer’s Title Escrow Exam
1719	Utah Laws and Regulations Exam
1720	Producer's Personal Lines Exam
1721	Surplus Lines Producer Exam
1722	Producer's Property Exam
1723	Producer's Casualty Exam
1724	Consultant’s Life Exam
1725	Consultant's Accident and Health Exam
1726	Adjuster's Crop Exam
1727	Adjuster's Workers Compensation Exam
1728	Consultant's Property Exam
1729	Consultant's Casualty Exam

License types that require no exam

There are some license candidates who the state requires to be fingerprinted but who are not required to sit for an exam first. Some candidates must show proof of payment for the background check only. The exam requirement is waived for these candidates:

- Limited Line Credit Insurance
- Travel Insurance
- Motor Club Insurance
- Car Rental Related Insurance
- Legal Expense Insurance
- Bail Bond Producer
- Reinsurance Intermediary
- Managing General Agent
- Third-Party Administrator
- Producer License/Variable Contracts
- Navigator License
- Limited Line Producer Crop
- Self-Service Storage
- Portable Electronics
- GAP (guaranteed asset protection) Waiver

Application can be made online from your home or office at www.sircon.com/utah or at www.nipr.com. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov. The Navigator license has no specific Utah exam, but there is HHS training, exam, and certification requirement prior to applying for the Navigator license in Utah. There is a fingerprinting requirement for all Navigator license.

Requirements Based on Residence

This section describes licensing requirements for applicants who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency; and
- Be under contract with that insurer or insurance agency.



Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active, but you cannot conduct insurance transactions.

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Surplus Lines License. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The "comparable preparation" provision does not apply to surplus lines.

It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. **It is your responsibility to make sure you meet the minimum experience requirements prior to taking the exam.**

Variable Contracts License. To qualify for a variable contracts license, you must meet the following requirements: 1) either apply for a life license at the same time or already hold a life license; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

New resident licensing requirements

Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

Fingerprinting Process

The Department requires all individuals applying for a resident insurance license to be fingerprinted. Fingerprinting **must** be done at a Prometric test center, using “live scan” technology, which digitally captures and transmits the fingerprints to the Utah Department of Public Safety, Bureau of Criminal Identification (BCI), and the Federal Bureau of Investigation (FBI). Fingerprinting is not required for resident licensees adding a line of authority to an existing license; only for initial licensees.

If the license type you are applying for **requires** an examination (Resident Consultant, Resident Producer, Resident Surplus Lines Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

- 1** Immediately after passing the exam, use the kiosk at the test center to complete your license application online via Sircon or NIPR. The license application will include an FBI/BCI fingerprint fee (\$13.25 FBI/\$15.00 BCI) that must be paid by credit card during the online license application process. Print out your Sircon or NIPR confirmation page that you will need for showing to the test center supervisor as proof you have paid the FBI/BCI fees in order to be fingerprinted.
- 2** Pay the separate Prometric fingerprint processing fee (\$6.00) by going online at **www.prometric.com/utah/insurance** or by calling 888.226.8740. **(We recommend you do not pay Prometric's \$6.00 fingerprint processing fee until after you have passed your licensing exam, as you will not be fingerprinted if you do not pass your exam, and all fees are non-refundable.)**
- 3** Show the test center supervisor your passing score report and your payment confirmation and your fingerprints will then be scanned.
- 4** Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to issuing any license.



Note If you pass the examination and leave the test center without having your fingerprints scanned, you must schedule an appointment to return to the test center to have your fingerprints taken. When you return, you must present the Sircon or NIPR application confirmation page to have your fingerprints taken. As well as your passing score report.

If the license type you are applying for **does not require** an Utah examination (Resident Limited Lines Producer, Bail Bond, Managing General Agent, Reinsurance Intermediary, Third Party Administrator, Navigator), the process is as follows:

- 1** Schedule a fingerprint appointment and pay Prometric's \$6 fingerprint processing fee online at **www.prometric.com/utah/insurance** or by calling 888.226.8740 **before arriving** at the test center for fingerprinting. Test centers are not able to accept this processing fee at the test site.
- 2** Apply for the license online from your home or office at **www.sircon.com/utah** or **www.nipr.com** before arriving at the test center for fingerprinting. You can also apply online using a kiosk at the test center if you arrive a few minutes before your fingerprinting appointment. Payment for both the license application fee and the FBI/BCI fingerprint fee (\$13.25 FBI/\$15.00 BCI) must be made by credit card during the online license application process.
- 3** Upon completing the online application, print out the Sircon confirmation page as proof you have paid the FBI/BCI fees. Show the test center supervisor your payment confirmation to have your fingerprints scanned.

- 4** Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to issuing any license.

Scheduling Your Exam

Before you can test, you must contact Prometric to:

- 1 Register for the exam you need to take using your legal name and supporting information.
- 2 Pay the exam fee.
- 3 Schedule an appointment.

Registering and Scheduling Exams

You are encouraged to complete all three steps at one time using the Prometric Internet registration and scheduling system. Registration and scheduling is also available by phone. If you prefer, you can register by fax or by mail, but be aware that is a two-step process.

Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your score to the Department. As part of the fingerprinting process you are required to disclose your Social Security number.

Accommodations. If you require ADA accommodation or ESL additional time, see "Reschedule and Cancellation

To reschedule 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 or confirm your appointment, please go to

<http://www.prometric.com/utah/insurance>.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). Exam registration fees are not refundable or transferable.

If Absent or **Late for Your Appointment**

If you miss your appointment or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

Holidays Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you 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://prometric.com/closures> 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.

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



On the Internet—register and schedule at one time

Register and schedule your exam online at any time using our Internet Registration Service. Just follow these steps.

- 1 Access www.prometric.com/utah/insurance.
- 2 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 888.226.8740 between 6 a.m. and 7 p.m. Monday through Friday and 6 a.m. to 3 p.m. Saturday and Sunday (Mountain Time). Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form (Page 115) and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

Once your registration has been processed, you can schedule an appointment by calling 800.697.8947. Please record and retain the number confirming your appointment.

Test Center Locations

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

Fingerprinting must be completed at a Prometric test center in Utah.

The chart below lists the current Utah test center locations. Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Utah Test Centers

Test Sites
Lindon, UT 350 South 400 West, Suite 250 Lindon, UT 84042 801.226.2095
Salt Lake City, UT 201 South 1460 East 490 Student Services Building Salt Lake City, UT 84112-9059 801.581.7310
St. George, UT Dixie State College 46 South 1000 East St. George, UT 84770 435-879-4360
Taylorsville, UT 5500 South Redwood Road Suite 201 Taylorsville, UT 84123 801.969.0831

A complete list of test center locations may be found by going to www.prometric.com/utah/insurance and clicking on the "Do More" button. Alternatively, you may call 800.853.5448.

Online

Register and Schedule Online—it saves time and it's easy!

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

- 1 <http://www.prometric.com/utah/insurance>
- 2 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 (877) 341-9469. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

OR

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

must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form.

By Phone

If you are unable to schedule online, you may schedule the examination by calling 888-226-8740 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.

Rescheduling Your Appointment

Reschedule and Cancellation

To reschedule 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 or confirm your appointment, please go to <http://www.prometric.com/utah/insurance>.

If you cancel your appointment less than 24 hours before your exam or fail to appear for your appointment, you will forfeit your examination fee(s). **Exam registration fees are not refundable or transferable.**

If Absent or Late for Your Appointment

If you miss your appointment or arrive more than 30 minutes late and are not allowed to test, you will forfeit your exam fee(s).

Holidays Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where you 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://prometric.com/closures> or

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

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

Testing Accommodations

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

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

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

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

A personal letter requesting the authorization; and a letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

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

Preparing for Your Exam

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

- An overview of the exam content outlines.
- Information about study materials.
- An explanation of how to take a practice exam.

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.

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

Study Materials

The Department of Insurance does not provide study materials, cannot recommend any supplier for study materials and does not evaluate the quality of any training course or study material. 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.

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. Information is also available at the following link: <http://www.prometric.com/utah/insurance>

The Utah Insurance Department does not require you to complete a training course before you take a Utah insurance examination. Use materials or complete education of your own choosing that you believe will best prepare you for the examination. Various publishers have prepared a variety of study guides and manuals to help candidates prepare for license examinations. Neither the Department nor Prometric publishes, reviews, or approves study materials. However, a list of sources that you may choose to use as a starting point in your search for study materials can be found on the Department's website at <https://insurance.utah.gov/agent/producers/exam/materials.php>.

Utah statutes The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

Practice Exams

Practice exams are available at www.prometric.com/utah/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams will also 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

UTAH INSURANCE DEPARTMENT

- (HIPA) Health Insurance Producer/Agent Practice Exam in English only
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

Taking Your Exam

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

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

The Testing Process

The exam will be administered by computer; you are not required to have any computer experience or typing skills 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.

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.

Calculators. No calculators are allowed on these exams.

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 disqualification 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** Light clothing items removed for comfort such as sweaters, suit jackets, scarves, etc., must be hung on the examinee's chair, not placed in laps or on the workstation desktop. Outerwear such as heavy coats, parkas, rain coats, etc., is not permitted in the test room.
- 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.

Note 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

Your Exam Results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report shows your 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.

Prometric electronically notifies the Department of Insurance of exam results within 48 hours of passing the exam. Note that exam scores are confidential and will be revealed only to you and the Department.

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 with no fee. Direct any questions or comments about your exam to Prometric.

***Appeals
Process***

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Your comments will be reviewed by our personnel, but you will not receive a direct response.

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 <http://www.prometric.com/contactus>.

The Appeals Committee will review your concern and send you a written response within 20 business days of receipt.

Apply for Your license

Submit Your Application

This section offers information about:

- Applying for your license.
- New procedures for printing a license.
- License fees.
- Continuing education.

After you pass your examination, complete and submit your application electronically via Sircon or NIPR by using the kiosk located in the test center and paying all fees with a credit card. Sircon or NIPR will electronically forward your application and all fees to the Department. You can also later apply electronically at www.sircon.com or www.nipr.com. Electronic application is the Department's required filing method.

Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application, and electronically submit supporting documents to the department. Applications that are found to contain inaccurate or untruthful information may be denied. Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report.

Licensing fees

- Fingerprint Submission Fee — \$28.25* (+ \$6 Prometric processing fee)
- Individual License Fees (including Producer, Surplus Lines Producer, Title*, Adjuster, Consultant, Managing General Agent (MGA's), Reinsurance Intermediary, Third-Party Administrator) — \$75
- Limited Lines License (Credit, Bail Bond Agent, Legal, Car Rental, Motor Club, Crop, Self-Service Storage, GAP Waiver, Portable Electronics, and Travel) — \$50
- Individual Navigator, Certified Application Counselor — \$40
- Agency License Fees (including Producer, Surplus Lines Producer, Title, Consultant, TPA, Reinsurance Intermediary, Managing General Agency (MGA), Adjusters, and Limited Lines Agency) — \$85
- Navigator or Certified Application Counselor Agency — \$50

Non-Resident Licensing Fees

- Individual License Fees (including Producer, Surplus Lines Producer, Adjuster, Consultant, Managing General Agent (MGA), Reinsurance Intermediary, Third Party Administrator (TPA)) — \$75
- Limited Lines License Credit, Bail Bond, Legal-Expense, Car Rental, Motor Club, Crop, Self-Service Storage, GAP Waiver, Portable Electronics, and Travel) — \$50
- Individual Navigator, Certified Application Counselor — \$40
- Adding a Line of Authority — \$25

- Organization License Fees (including Producer, Surplus Lines Producer, Consultant, Third Party Administrator (TPA), Reinsurance Intermediary, Managing General Agency (MGA), Adjuster, and Limited Lines) — \$85
- Navigator or Certified Application Counselor Agency — \$50



Important: YOUR APPLICATION AND FEE MUST BE SUBMITTED WITHIN 90 DAYS OF PASSING YOUR EXAM. AFTER 90 DAYS, THE EXAM MUST BE RETAKEN IN ORDER FOR A LICENSE TO BE ISSUED.

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

Printing Your License

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued, go to:

- www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or
- the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost if your license application is processed through Sircon. If you apply for your license through NIPR, then Sircon will charge a small fee to print your license.

Obtaining an appointment

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

Address, phone, or email changes

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address, phone number, or business email address within 30 days. You **must** process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

License renewals

A renewal reminder letter is sent to every licensee's business email address on file with the department about 90 days prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah or www.nipr.com. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

Exam Content Outlines

**Utah Producer's Life Exam
Series 17-01**

**100 questions
(plus 5 unscored items)**

2-hour time limit

Effective date: January 1, 2020

**1.0 Insurance Regulation 10%
(10 Items)**

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105; 31A-23a-111)
 - Continuing education requirements (31A-23a-202; Reg R590-142-1-10)
 - Reinstatement (31A-23a-111(2), 113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions
 - License termination, suspension, or revocation (31A-2-

- 308(10)(a); 31A-23a-111)
- Probation (31A-23a-112)
- Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Company regulation
 - Solvency (31A-4-105, 105.5)
 - Rates (31A-19a-201-203)
 - Policy forms (31A-21-201-203)
 - Producer appointment (31A-23a-115; Reg R590-244-1-14)
 - Termination of appointment (Reg R590-244-1-14)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
- Producer regulation
 - Fiduciary and trust account responsibilities (31A-23a-409)
 - Place of business/records maintenance (31A-23a-412)
 - Controlled business (31A-23a-502)
 - Shared commissions (31A-23a-504)
- Unfair marketing practices (Reg R590-154)
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2), 31A-1-301(145))

Unfair discrimination (31A-23a-402(3))

Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and False Statements (18 USC 1033, 1034)
- Privacy (Gramm Leach Bliley)
- National Do Not Call List

2.0 General Insurance 10% (10 Items)

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
- Reciprocal
- 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 producer

- Express
- Implied
- Apparent

Responsibilities to the applicant/insured

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 20% (20 Items)

3.1 Insurable interest (31A-21-104)

3.2 Personal uses of life insurance

- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

3.3 Life settlements (including stranger originated life insurance)

3.4 Determining amount of personal life insurance

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

3.5 Business uses of life insurance

- Buy-sell funding
- Key person
- Executive bonuses
- Deferred compensation funding
- Split dollar plans
- Change of insured provision

3.6 Classes of life insurance policies

- Group versus individual

Ordinary versus industrial (home service)

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities including regulation of variable products (SEC, FINRA, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.7 Premiums

Factors in premium determination

- Mortality
- Interest
- Expense

Premium concepts

- Net single premium
- Gross annual premium

Premium payment mode

3.8 Licensee responsibilities

Solicitation and sales presentations (Reg R590-79-1-8)

Advertising (Reg R590-130-4-16)

Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4) R590-155)

Illustrations (31A-22-631; Reg R590-177-1-13)

Policy summary (31A-22-631; Reg R590-79-4(F), 5)

Buyer's guide (Reg R590-229-4(A), 5)

Need for variable license to recommend termination (R590-133)

Suitability (R590-230)

Life insurance policy cost comparison methods

Replacement (Reg R590-93-1-12)

Use and disclosure of insurance information
 Field underwriting
 Notice of information practices
 Application procedures
 Delivery
 Policy review
 Effective date of coverage
 Premium collection
 Statement of good health

3.9 Individual underwriting by the insurer

Information sources and regulation
 Application
 Licensee report
 Attending physician statement
 Investigative consumer (inspection) report
 Medical Information Bureau (MIB)
 Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)
 Selection criteria and unfair discrimination (31A-23a-402(3))
 Classification of risks
 Preferred
 Standard
 Substandard

4.0 Life Insurance Policies 10% (10 Items)

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

4.3 Flexible premium policies

Adjustable life
 Universal life

4.4 Specialized policies

Joint life (first-to-die)
 Juvenile life

4.5 Group life insurance

Characteristics of group plans
 Types of plan sponsors
 Group underwriting requirements
 Conversion to individual policy (31A-22-517-519)

5.0 Life Insurance Policy Provisions, Options and Riders 18% (18 Items)

5.1 Standard provisions

Ownership
 Assignment (31A-22-412)
 Entire contract (31A-22-424)
 Modifications
 Right to examine (free look) (31A-22-423)
 Payment of premiums
 Grace period (31A-22-402)
 Reinstatement (31A-22-407)
 Incontestability (31A-22-403)
 Misstatement of age and gender (31A-22-405)
 Exclusions
 Suicide exclusion (31A-22-404)
 Medical examination; autopsy (31A-22-417)
 Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

Designation options
 Individuals
 Classes
 Estates

Minors

Trusts

Revocation at Divorce 75-2-804

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Cash payment
 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 cost of insurance
 Disability income benefit
 Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events
 Disclosure
 Effect of benefit payment

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 18% (18 Items)

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 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
- Indexed annuities

- Market value adjusted annuities
- Guaranteed living benefit riders
- Variable annuities

6.5 Uses of annuities

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 9% (9 Items)

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 annuities (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 5% (5 Items)

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)
- Self-employed plans (HR 10 or Keogh plans)
- Profit-sharing and 401(k) plans
- SIMPLE plans
- 403(b) tax-sheltered annuities (TSAs)

Utah Producer's Accident and Health Exam
Series 17-02

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7% (7 Items)

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105)
 - Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 - Reinstatement (31A-23a-111(2), 113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions
 - License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Company regulation
 - Solvency (31A-4-105, 105.5)
 - Rates (31A-19a-201-203)
 - Policy forms (31A-21-201-203)
 - Producer appointment (31A-23a-115; Reg R590-244-1-14)
 - Termination of appointment (Reg R590-244-1-14)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
- Producer regulation
 - Fiduciary and trust account responsibilities (31A-23a-409)
 - Place of business/records maintenance (31A-23a-412)
 - Controlled business (31A-23a-502)
 - Shared commissions (31A-23a-504)
 - Unfair marketing practices (Reg R590-154)
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2), 31A-1-301(145))
 - Unfair discrimination (31A-23a-402(3))
 - Boycott, coercion or intimidation (31A-23a-402(4))
 - Illegal inducement (31A-23a-402.5, Reg R590-154-11)
 - Examination of records (31A-2-203-205; 31A-23a-412)

- Privacy of Consumer Information (Reg R590-206)
- Insurance fraud regulation (31A-31-103-106)
- Personal liability for unpaid claims (31A-15-105)
- 1.3 Federal regulation**
 - Fair Credit Reporting Act (15 USC 1681-1681d)
 - Fraud and false statements (18 USC 1033, 1034)
 - Privacy (Gramm Leach Bliley)
 - National Do Not Call List
 - Affordable Care Act

2.0 General Insurance 5% (5 Items)

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
 - Reciprocal
 - Lloyd's associations
 - Risk retention groups
- Private versus government insurers

<p>Admitted versus nonadmitted insurers</p> <p>Domestic, foreign and alien insurers</p> <p>Financial status (independent rating services)</p> <p>Marketing (distribution) systems</p> <p>2.3 Producers and general rules of agency</p> <p>Insurer as principal</p> <p>Producer/insurer relationship</p> <p>Authority and powers of producer</p> <p style="padding-left: 20px;">Express</p> <p style="padding-left: 20px;">Implied</p> <p style="padding-left: 20px;">Apparent</p> <p>Responsibilities to the applicant/insured</p> <p>2.4 Contracts</p> <p>Elements of a legal contract</p> <p style="padding-left: 20px;">Offer and acceptance</p> <p style="padding-left: 20px;">Consideration</p> <p style="padding-left: 20px;">Competent parties</p> <p style="padding-left: 20px;">Legal purpose</p> <p>Distinct characteristics of an insurance contract</p> <p style="padding-left: 20px;">Contract of adhesion</p> <p style="padding-left: 20px;">Aleatory contract</p> <p style="padding-left: 20px;">Personal contract</p> <p style="padding-left: 20px;">Unilateral contract</p> <p style="padding-left: 20px;">Conditional contract</p> <p>Legal interpretations affecting contracts</p> <p style="padding-left: 20px;">Ambiguities in a contract of adhesion</p> <p style="padding-left: 20px;">Reasonable expectations</p> <p style="padding-left: 20px;">Indemnity</p> <p style="padding-left: 20px;">Utmost good faith</p> <p style="padding-left: 20px;">Representations/misrepresentations</p> <p style="padding-left: 20px;">Warranties</p> <p style="padding-left: 20px;">Concealment</p> <p style="padding-left: 20px;">Fraud</p> <p style="padding-left: 20px;">Waiver and estoppel</p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>3.0 Accident and Health Insurance Basics 30% (30 Items)</p> </div> <p>3.1 Definitions of perils</p> <p style="padding-left: 20px;">Accidental injury (R590-126, 233)</p> <p style="padding-left: 20px;">Sickness, medical necessity and emergency (31A-22-627)</p> <p>3.2 Principal types of losses and benefits</p> <p style="padding-left: 20px;">Loss of income from disability (R590-126, 233)</p> <p style="padding-left: 20px;">Medical expense</p> <p style="padding-left: 20px;">Dental expense</p> <p style="padding-left: 20px;">Long-term care expense</p> <p>3.3 Classes of health insurance policies</p> <p style="padding-left: 20px;">Individual versus group</p> <p style="padding-left: 20px;">Private versus government</p> <p style="padding-left: 20px;">Self-funded vs fully insured</p> <p style="padding-left: 20px;">Limited versus comprehensive</p> <p style="padding-left: 20px;">Employer group versus association group</p> <p>3.4 Limited policies (R590-126)</p> <p style="padding-left: 20px;">Limited perils and amounts</p> <p style="padding-left: 20px;">Required notice to insured</p> <p style="padding-left: 20px;">Types of limited policies</p> <p style="padding-left: 40px;">Accident-only</p> <p style="padding-left: 40px;">Specified (dread) disease</p> <p style="padding-left: 40px;">Hospital indemnity (income)</p> <p style="padding-left: 40px;">Credit disability</p> <p style="padding-left: 40px;">Blanket insurance (teams, passengers, other)</p> <p style="padding-left: 40px;">Prescription drugs</p> <p style="padding-left: 40px;">Vision care</p> <p>3.5 Common exclusions from coverage (R590-126)</p> <p>3.6 Licensee responsibilities in individual health insurance</p> <p style="padding-left: 20px;">Marketing requirements</p> <p style="padding-left: 40px;">Advertising (Reg R590-130-4-16)</p>	<p>Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4); R590-155)</p> <p>Sales presentations</p> <p>Outline of coverage (Reg R590-126-8, 233-8)</p> <p>Compensation disclosure (31A-23a-501)</p> <p>Field underwriting</p> <p style="padding-left: 20px;">Nature and purpose</p> <p style="padding-left: 20px;">Employee waiver form (31A-22-635; R590-247)</p> <p style="padding-left: 20px;">Disclosure of information about individuals (R590-126, 233)</p> <p style="padding-left: 20px;">Application procedures</p> <p style="padding-left: 20px;">Requirements at delivery of policy</p> <p style="padding-left: 20px;">Utah individual and small employer health insurance application (R590-247)</p> <p style="padding-left: 20px;">Common situations for errors/omissions</p> <p>3.7 Individual underwriting by the insurer</p> <p style="padding-left: 20px;">Underwriting criteria</p> <p style="padding-left: 20px;">Sources of underwriting information</p> <p style="padding-left: 40px;">Application</p> <p style="padding-left: 40px;">Licensee report</p> <p style="padding-left: 40px;">Attending physician statement</p> <p style="padding-left: 40px;">Investigative consumer (inspection) report</p> <p style="padding-left: 40px;">Medical Information Bureau (MIB)</p> <p style="padding-left: 40px;">Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)</p> <p style="padding-left: 20px;">Unfair discrimination (31A-23a-402(3))</p> <p style="padding-left: 20px;">Genetic Information and Nondiscrimination Act of 2008 (GINA)</p>
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Classification of risks

Preferred

Standard

Substandard

3.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

Benefits, limitations and exclusions

Underwriting requirements

Licensee liability for errors and omissions

Required notification

3.9 Other required, uniform and general provisions (R590-126, 233)

Incontestability (31A-22-609)

Grace period (31A-22-607)

Reinstatement (31A-22-608)

Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)

Change of occupation (31A-22-613(1))

Misstatement of age (31A-22-613(2,3))

Coordination of benefits (31A-22-619)

Right to examine (free look) (31A-22-606)

Rights of spouse (31A-22-612)

Insuring clause

Consideration clause

Entire contract; changes

Physical examinations and autopsy

Legal actions

Change of beneficiary

Unpaid premium

Conformity with state statutes

Illegal occupation

Renewability clause (Reg R590-126-5; Reg R590-233)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

4.0 Disability Income and Related Insurance 2% (2 Items)

4.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Definition of total disability (R590-126-3)

Presumptive disability

Requirement to be under physician care

4.2 Individual disability income insurance

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

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (non disabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

4.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

4.4 Group disability income insurance

Group versus individual plans

Short-term disability (STD)

Long-term disability (LTD)

4.5 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

5.0 Medical Plans 18% (18 Items)

5.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

5.2 Types of providers and plans

Major medical insurance (indemnity plans)	Dependent child age limit (31A-22-610.5)	Certificate of coverage
Characteristics	Court ordered dependency coverage (31A-22-610.5)	Experience rating versus community rating
Common limitations	Eligibility of dependent children not based solely on residency (31A-22-718)	6.2 Types of eligible groups
Exclusions from coverage	Policy extension for handicapped children (31A-22-611)	Employment-related groups (31a-22-501.1)
Provisions affecting cost to insured	Adoptions (31A-22-610.1)	Individual employer groups
Health maintenance organizations (HMOs)	Federal health care reform required dependent coverage	Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
General characteristics	Benefit offers	Associations (alumni, professional, other) (31a-22-701)
Preventive care services	Substance abuse coverage (31A-22-715)	Customer groups (depositors, creditor-debtor, other) (31a-22-501.1)
Primary care physician versus referral (specialty) physician	5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements	Discretionary groups (31a-22-507)
Emergency care	Eligibility	6.3 Marketing considerations
Hospital services	Guaranteed issue	Advertising (R590-155)
Other basic services	Pre-existing conditions	Unfair inducements (R590-154)
Preferred provider organizations (PPOs)	Creditable coverage	Regulatory jurisdiction/place of delivery
General characteristics	Renewability	6.4 Employer group health insurance
Limited health plans (31A-8-101(6))	5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)	Insurer underwriting criteria
Open panel or closed panel	Definition	Characteristics of group
Types of parties to the provider contract	Eligibility	Plan design factors
Utah NetCare Plan (31A-22-724)	Contribution limits	Persistency factors
5.3 Cost containment in health care delivery	Portability	Administrative capability
Cost-saving services	5.7 Uniform health benefit plan information card (31A-22-635)	Eligibility for insurance
Preventive care	5.8 Federal Health Care Reform (Patient Protection and Affordable Care Act)	Annual open enrollment
Hospital outpatient benefits	6.0 Group Accident and Health Insurance 21% (21 Items)	Employee eligibility
Alternatives to hospital services	6.1 Characteristics of group insurance (31a-22-501.1)	Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718)
Maternity stay minimum limits (31A-22-610.2)	Group contract	Coordination of benefits provision (Reg R590-131)
Utilization management		Change of insurance companies or loss of coverage
Prospective review		
Concurrent review		
5.4 Utah requirements (individual and group)		
Eligibility requirements		
Newborn child coverage (31A-22-610)		

Coinsurance and deductible carryover
 No-loss no-gain
 Events that terminate coverage
 Extension of benefits
 Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)
 Utah Net Care 31A-22-724, R590-255
 Conversion rights (31A-22-723)
 Reinstatement of coverage for military personnel (31A-22-717)

6.5 Small employer medical plans

Definition of small employer (31A-1-301)
 Basic coverage (31A-22-613.5)
 Availability of coverage (31A-30-108)
 Rating of small employer plans (31A-30; Reg R590-167)
 Pre-existing conditions (31A-22-605.1)
 Participation requirements (31A-30-112)
 Surcharge for charging carriers (31A-30-106.7)
 Open enrollment (Reg R590-176)

6.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)
 Applicability
 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)

6.7 Types of funding and administration

Conventional fully-insured plans
 Fully self-funded (self-administered) plans
 Characteristics
 Conditions suitable for self-funding
 Benefits suitable for self-funding

7.0 Dental Insurance 2% (2 Items)

7.1 Categories of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

7.2 Indemnity plans

Choice of providers
 Scheduled versus nonscheduled plans
 Benefit categories
 Diagnostic/preventive services
 Basic services
 Major services
 Deductibles and coinsurance

Combination plans
 Exclusions
 Limitations
 Predetermination of benefits

7.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
 Minimizing adverse selection

8.0 Medicare 6% (6 Items)

8.1 Medicare standard policies

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

8.2 Medicare supplement

Purpose
 Open enrollment (Reg R590-146-11)
 Standardized Medicare supplement plans
 Core benefits (Reg R590-146-8(B))
 Additional benefits (Reg R590-146-8(C))
 Utah regulations and required provisions

Standards for marketing (Reg R590-146-20)

Advertising (Reg R590-146-19)

Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)

Right to return (free look) (31A-22-620(6))

Replacement (Reg R590-146-18, 23)

Pre-existing conditions (Reg R590-146-23)

Required disclosure provisions (Reg R590-146-17)

Outline of coverage (Reg R590-146-17(C))

Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))

Permitted compensation (Reg R590-146-16)

New plans effective June 1, 2010 (Reg R590-146)

Medicare Advantage

8.3 Other options for individuals with Medicare

Employer group health plans

- Disabled employees
- Employees with kidney failure (End Stage Renal Disease) (ESRD)
- Individuals age 65 and older

Medicaid

- Eligibility
- Benefits

8.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance 7% (7 Items)

9.1 Long-term care (LTC) policies

Eligibility for benefits

Federal reform - CLASS ACT

Levels of care

- Skilled care
- Intermediate care
- Custodial care
- Home health care
- Adult day care
- Respite care

Benefit periods

Benefit amounts

Optional benefits

- Guarantee of insurability
- Return of premium

Qualified LTC plans

Exclusions

Underwriting considerations

Utah regulations and required provisions

- Standards for marketing (Reg R590-148-18)
- Advertising (Reg R590-148-20)
- Shopper's guide (Reg R590-148-16)
- Outline of coverage (31A-22-1409; Reg R590-148-15)
- Appropriateness of recommended purchase (Reg R590-148-17)
- Right to return (free look) (31A-22-1408)
- Replacement (Reg R590-148-6(6))
- Renewal provisions (Reg R590-148-6(1))
- Continuation or conversion (Reg R590-148-10)
- Required disclosure provisions (Reg R590-148-6)

Inflation protection (Reg R590-148-13)

Pre-existing conditions (31A-22-1406; Reg R590-148-6(3))

Protection against unintentional lapse (Reg R590-148-11)

Prohibited provisions (31A-22-1405, 1407)

Rate disclosure form

10.0 Federal Tax Considerations for Accident and Health Insurance 2% (2 Items)

10.1 Personally-owned health insurance

Individual mandate/penalties for noncompliance

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 and partners

10.4 Business disability insurance

Key person disability income

Buy-sell policy

10.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

**Utah Producer's Combined Life,
Accident and Health Exam**
Series 17-03

**150 questions (plus 5 unscored
items)**

2.5-hour time limit

Effective date: January 1, 2020

**1.0 Insurance Regulation 7%
(11 Items)**

1.1 Licensing

- Purpose (31A-23a-101)
- Qualifications (31A-23a-107, 108)
- Process (31A-23a-103-105, 107, 302)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105)
 - Continuing education requirements (31A-23a-202; Reg R590-142-1-10)
 - Reinstatement (31A-23a-111(2), 113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions
 - License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Company regulation
 - Solvency (31A-4-105, 105.5)
 - Rates (31A-19a-201-203)
 - Policy forms (31A-21-201-203)
 - Producer appointment (31A-23a-115; Reg R590-244-1-14)
 - Termination of appointment (Reg R590-244-1-14)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
- Producer regulation
 - Fiduciary and trust account responsibilities (31A-23a-409)
 - Place of business/records maintenance (31A-23a-412)
 - Controlled business (31A-23a-502)
 - Shared commissions (31A-23a-504)
 - Unfair marketing practices (Reg R590-154)
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2), 31A-1-301(145))
 - Unfair discrimination (31A-23a-402(3))
 - Boycott, coercion or intimidation (31A-23a-402(4))
 - Illegal inducement (31A-23a-402.5, Reg R590-154-11)
 - Examination of records (31A-2-203-205; 31A-23a-412)
 - Privacy of Consumer Information (Reg R590-206)

- Insurance fraud regulation (31A-31-103-106)
- Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681-1681d)
- Fraud and false statements (18 USC 1033, 1034)
- Privacy (Gramm Leach Bliley)
- National Do Not Call List
- Affordable Care Act

**2.0 General Insurance 5% (8
Items)**

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
 - Reciprocal
 - 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 producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

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 7% (11 Items)

3.1 Insurable interest (31A-21-104)

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

3.3 Life settlements (including stranger originated life insurance)

3.4 Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

3.5 Business uses of life insurance

Buy-sell funding

Key person

Executive bonuses

Deferred compensation funding

Split dollar plans

Change of insured provision

3.6 Classes of life insurance policies

Group versus individual

Ordinary versus industrial (home service)

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities including regulation of variable products (SEC, FINRA, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.7 Premiums

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

3.8 Licensee responsibilities

Solicitation and sales presentations (Reg R590-79-1-8)

Advertising (Reg R590-130-4-16)

Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4) R590-155)

Illustrations (31A-22-631; Reg R590-177-1-13)

Policy summary (31A-22-631; Reg R590-79-4(F), 5)

Buyer's guide (Reg R590-79-4(A), 5)

Life insurance policy cost comparison methods

Replacement (Reg R590-93-1-12)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

3.9 Individual underwriting by the insurer

Information sources and regulation

Application

Licensee report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

Selection criteria and unfair discrimination (31A-23a-402(3))

Classification of risks

Preferred

Standard

Substandard

4.0 Life Insurance Policies 7% (11 Items)

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

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Juvenile life

4.5 Group life insurance

Characteristics of group plans

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy (31A-22-517-519)

5.0 Life Insurance Policy Provisions, Options and Riders 9% (13 Items)

5.1 Standard provisions

Ownership

Assignment (31A-22-412)

Entire contract (31A-22-424)

Modifications

Right to examine (free look) (31A-22-423)

Payment of premiums

Grace period (31A-22-402)

Reinstatement (31A-22-407)

Incontestability (31A-22-403)

Misstatement of age and gender (31A-22-405)

Exclusions

Suicide exclusion (31A-22-404)

Medical examination; autopsy (31A-22-417)

Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

Revocation at divorce 75-2-804

5.3 Settlement options

Cash payment

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 cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events

Disclosure

Effect of benefit payment

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 9% (13 Items)

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 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

Indexed annuities

Market value adjusted annuities

Variable annuities

6.5 Uses of annuities

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

7.0 Federal Tax Considerations for Life Insurance and Annuities 7% (10 Items)

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 annuities (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% (6 Items)

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)
 Self-employed plans (HR 10 or Keogh plans)
 Profit-sharing and 401(k) plans
 SIMPLE plans
 403(b) tax-sheltered annuities (TSAs)

9.0 Accident and Health Insurance Basics 12% (18 Items)

9.1 Definitions of perils

Accidental injury (R590-126, 233)
 Sickness, medical necessity and emergency (31A-22-627)

9.2 Principal types of losses and benefits

Loss of income from disability (R590-126, 233)
 Medical expense
 Dental expense
 Long-term care expense

9.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Self-funded vs fully insured
 Limited versus comprehensive
 Employer group versus association group

9.4 Limited policies (R590-126)

Limited perils and amounts
 Required notice to insured
 Types of limited policies
 Accident-only

Specified (dread) disease	Sources of underwriting information	Coordination of benefits (31A-22-619)
Hospital indemnity (income)	Application	Right to examine (free look) (31A-22-606)
Credit disability	Licensee report	Rights of spouse (31A-22-612)
Blanket insurance (teams, passengers, other)	Attending physician statement	Insuring clause
Prescription drugs	Investigative consumer (inspection) report	Consideration clause
Vision care	Medical Information Bureau (MIB)	Entire contract; changes
9.5 Common exclusions from coverage (R590-126)	Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)	Physical examinations and autopsy
9.6 Licensee responsibilities in individual health insurance	Unfair discrimination (31A-23a-402(3))	Legal actions
Marketing requirements	Genetic Information and Nondiscrimination Act of 2008 (GINA)	Change of beneficiary
Advertising (Reg R590-130-4-16)	Classification of risks	Unpaid premium
Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4); R590-155)	Preferred	Conformity with state statutes
Sales presentations	Standard	Illegal occupation
Outline of coverage (Reg R590-126-8, 233-8)	Substandard	Renewability clause (31A-30-107; Reg R590-126-5; Reg R590-233)
Compensation disclosure (31A-23a-501)	9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)	Noncancelable
Field underwriting	Pre-existing conditions (31A-22-605.1)	Guaranteed renewable
Nature and purpose	Benefits, limitations and exclusions	Conditionally renewable
Employee waiver form (31A-22-635; R590-247)	Underwriting requirements	Renewable at option of insurer
Disclosure of information about individuals (R590-126, 233)	Licensee liability for errors and omissions	Nonrenewable (cancelable, term)
Application procedures	Required notification	10.0 Disability Income and Related Insurance 2% (3 Items)
Requirements at delivery of policy	9.9 Other required, uniform and general provisions (R590-126, 233)	10.1 Qualifying for disability benefits
Utah individual and small employer health insurance application (R590-247)	Incontestability (31A-22-609)	Inability to perform duties
Common situations for errors/omissions	Grace period (31A-22-607)	Own occupation
9.7 Individual underwriting by the insurer	Reinstatement (31A-22-608)	Any occupation
Underwriting criteria	Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)	Loss of income (income replacement contracts)
	Change of occupation (31A-22-613(1))	Definition of total disability (R590-126-3)
	Misstatement of age (31A-22-613(2,3))	Presumptive disability
		Requirement to be under physician care
		10.2 Individual disability income insurance
		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

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

10.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

10.4 Group disability income insurance

Group versus individual plans

Short-term disability (STD)

Long-term disability (LTD)

10.5 Social Security disability

11.0 Medical Plans 10% (15 Items)

11.1 Medical plan concepts

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

11.2 Types of providers and plans

Major medical insurance (indemnity plans)

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health maintenance organizations (HMOs)

Preferred provider organizations (PPOs)

General characteristics

Limited health plans (31A-8-101(6))

Open panel or closed panel

Types of parties to the provider contract

Utah Net Care Plan (31A-22-724)

11.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Maternity stay minimum limits (31A-22-610.2)

Utilization management

Prospective review

Concurrent review

11.4 Utah requirements (individual and group)

Eligibility requirements

Newborn child coverage (31A-22-610)

Dependent child age limit (31A-22-610.5)

Court ordered dependency coverage (31A-22-610.5)

Eligibility of dependent children not based solely on residency (31A-22-718)

Policy extension for handicapped children (31A-22-611)

Adoptions (31A-22-610.1)

Federal health care reform required dependent coverage

Benefit offers

Substance abuse coverage (31A-22-715)

11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Pre-existing conditions

Creditable coverage

Renewability

11.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Definition

Eligibility

Contribution limits

Portability

11.7 Uniform health benefit plan information card (31A-22-636)

11.8 Federal HealthCare Reform (Patient Protection and Affordable Care Act)

12.0 Group Accident and Health Insurance 10% (15 Items)

12.1 Characteristics of group insurance (31a-22-501)

- Group contract
- Certificate of coverage
- Experience rating versus community rating

12.2 Types of eligible groups

- Employment-related groups (31a-22-501.1)
 - Individual employer groups
 - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
- Associations (alumni, professional, other) (31a-22-70)
- Customer groups (depositors, creditor-debtor, other) (31a-22-506)
- Discretionary groups (31a-22-70)

12.3 Marketing considerations

- Advertising (R590-155)
- Unfair inducements (R590-154)
- Regulatory jurisdiction/place of delivery

12.4 Employer group health insurance

- Insurer underwriting criteria
 - Characteristics of group
 - Plan design factors
 - Persistency factors
 - Administrative capability

Eligibility for insurance

- Annual open enrollment
- Employee eligibility
- Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718)

Coordination of benefits provision (Reg R590-131)

Change of insurance companies or loss of coverage

- Coinsurance and deductible carryover
- No-loss no-gain

Events that terminate coverage

Extension of benefits

- Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)

Conversion rights (31A-22-723)

Utah Net Care (31A-22-724; R590-255)

Reinstatement of coverage for military personnel (31A-22-717)

12.5 Small employer medical plans

Definition of small employer (31A-1-301)

Basic coverage (31a-22-613.5)

Availability of coverage (31A-30-108)

Rating of small employer plans (31A-30; Reg R590-167)

Benefit choices (31A-30-109)

Renewability of coverage (31A-30-107)

Pre-existing conditions (31A-22-605.1)

Participation requirements (31A-30-112)

Surcharge for charging carriers (31A-30-106.7)

Open enrollment (Reg R590-176)

Utah Health Exchange

12.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)

Applicability

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)

12.7 Types of funding and administration

Conventional fully-insured plans

Fully self-funded (self-administered) plans

Characteristics

Conditions suitable for self-funding

Benefits suitable for self-funding

13.0 Dental Insurance 1% (1 Item)

13.1 Categories of dental treatment

Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics

13.2 Indemnity plans

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

13.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
Minimizing adverse selection

14.0 Medicare 4% (6 Items)

14.1 Medicare standard policies

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

14.2 Medicare supplement

Purpose
Open enrollment (Reg R590-146-11)
Standardized Medicare supplement plans
 Core benefits (Reg R590-146-8(B))
 Additional benefits (Reg R590-146-8(C))

Utah regulations and required provisions

Standards for marketing (Reg R590-146-20)
Advertising (Reg R590-146-19)
Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)

Right to return (free look) (31A-22-620(6))

Replacement (Reg R590-146-18, 23)

Pre-existing conditions (Reg R590-146-23)

Required disclosure provisions (Reg R590-146-17)

Outline of coverage (Reg R590-146-17(C))

Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))

Permitted compensation (Reg R590-146-16)

New plans effective June 1, 2010 (Reg R590-146)

Medicare Advantage

14.3 Other options for individuals with Medicare

Employer group health plans

Disabled employees
Employees with kidney failure (End Stage Renal Disease) (ESRD)

Individuals age 65 and older

Medicaid
Eligibility
Benefits

14.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

15.0 Long-Term Care Insurance 4% (6 Items)

15.1 Long-term care (LTC) policies

Eligibility for benefits
Federal reform — CLASS ACT

Levels of care
 Skilled care
 Intermediate care
 Custodial care
 Home health care
 Adult day care
 Respite care

Benefit periods
Benefit amounts
Optional benefits
 Guarantee of insurability
 Return of premium

Qualified LTC plans
Exclusions

Underwriting considerations

Utah regulations and required provisions

Standards for marketing (Reg R590-148-18)

Advertising (Reg R590-148-20)

Shopper's guide (Reg R590-148-16)

Outline of coverage (31A-22-1409; Reg R590-148-15)

Appropriateness of recommended purchase (Reg R590-148-17)

Right to return (free look) (31A-22-1408)

Replacement (Reg R590-148-6)

Renewal provisions (Reg R590-148-6)

Continuation or conversion (Reg R590-148-10)

Required disclosure provisions (Reg R590-148-6)

Inflation protection (Reg R590-148-13)

Pre-existing conditions (31A-22-1406; Reg R590-148-6)

Protection against unintentional lapse (Reg R590-148-11)

Prohibited provisions (31A-22-1405, 1407)

Rate disclosure form

16.0 Federal Tax Considerations for Accident and Health Insurance 2% (3 Items)

16.1 Personally-owned health insurance

Individual mandate/penalties for noncompliance

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 and partners

16.4 Business disability insurance

Key person disability income

Buy-sell policy

16.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Producer's Combined Property and Casualty Exam Series 17-04

150 questions (plus 5 unscored items)

2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11% (17 Items)

1.1 Licensing

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Qualifications (31A-23a-107, 108)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105; 31A-23a-111)

Continuing education requirements (31A-23a-202; Reg R590-142-1-10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)

Misrepresentation (31A-21-105; 31A-23a-402(1))

False advertising (31A-23a-402(1))

Rebating (31A-23a-402(2))

Unfair discrimination (31A-23a-402(3))

Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

Privacy (Gramm Leach Bliley)

National Flood Insurance Program

Terrorism Risk Insurance Act

Motor Carrier Act (MCS-90 and others)

2.0 General Insurance 10% (15 Items)

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

Reciprocal

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 producer

Express

Implied

Apparent

Responsibilities to the applicant/insured

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 12% (18 Items)

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

<p>Consequential or indirect loss</p> <p>Blanket versus specific insurance</p> <p>Basic types of construction</p> <p>Loss valuation</p> <ul style="list-style-type: none"> Actual cash value Replacement cost Functional replacement cost Market value Agreed value Stated amount Valued policy <p>3.2 Policy structure</p> <ul style="list-style-type: none"> Declarations Definitions Insuring agreement or clause Additional/supplementary coverage Conditions Exclusions Endorsements <p>3.3 Common policy provisions</p> <ul style="list-style-type: none"> Insureds — named, first named and additional Policy period Policy territory Cancellation and nonrenewal Deductibles Other insurance <ul style="list-style-type: none"> Nonconcurrency Primary and excess Limits of liability <ul style="list-style-type: none"> Per occurrence (accident) Per person Aggregate—general versus products—completed operations Split Combined single Policy limits 	<p>Restoration/nonreduction of limits</p> <p>Coinsurance</p> <p>Vacancy or unoccupancy</p> <p>Named insured provisions</p> <ul style="list-style-type: none"> Duties after loss Assignment Abandonment <p>Insurer provisions</p> <ul style="list-style-type: none"> Liberalization Subrogation Salvage Claim settlement options <p>Third-party provisions</p> <ul style="list-style-type: none"> Standard mortgage clause Loss payable clause No benefit to the bailee <p>3.4 Utah laws, regulations and required provisions</p> <p>Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)</p> <p>Cancellation, issuance and renewal (31A-21-303)</p> <p>Binders (31A-21-102)</p> <p>Other insurance (31A-21-307)</p> <p>Suit against insurer (31A-21-313)</p> <p>Concealment or fraud (RL 76-6-521)</p> <p>Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)</p> <div style="border: 1px solid black; padding: 2px; margin: 10px 0;"> <p>4.0 Dwelling Policy 4% (6 Items)</p> </div> <p>4.1 Characteristics and purpose</p> <p>4.2 Coverage forms — Perils insured against</p> <ul style="list-style-type: none"> Basic Broad Special <p>4.3 Property coverages</p>	<p>Coverage A — Dwelling</p> <p>Coverage B — Other structures</p> <p>Coverage C — Personal property</p> <p>Coverage D — Fair rental value</p> <p>Coverage E — Additional living expense</p> <p>Other coverages</p> <p>4.4 General exclusions</p> <p>4.5 Conditions</p> <p>4.6 Selected endorsements</p> <ul style="list-style-type: none"> Special provisions — Utah (DP 01 43) Automatic increase in insurance (DP 04 11) Broad theft coverage (DP 04 72) Dwelling under construction (DP 11 43) <p>4.7 Personal liability supplement</p> <div style="border: 1px solid black; padding: 2px; margin: 10px 0;"> <p>5.0 Homeowners Policy 12% (18 Items)</p> </div> <p>5.1 Coverage forms</p> <ul style="list-style-type: none"> HO-2 through HO-6 HO-8 <p>5.2 Definitions</p> <p>5.3 Section I — Property coverages</p> <ul style="list-style-type: none"> Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Loss of use Additional coverages <p>5.4 Section II — Liability coverages</p> <ul style="list-style-type: none"> Coverage E — Personal liability Coverage F — Medical payments to others Additional coverages <p>5.5 Perils insured against</p> <p>5.6 Exclusions</p> <p>5.7 Conditions</p> <p>5.8 Selected endorsements</p>
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Special provisions — Utah (HO 01 43)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27, HO 04 28)

Permitted incidental occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Personal injury (HO 24 82)

6.0 Auto Insurance 13% (20 Items)

6.1 Laws

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)

Required motor vehicle limits of liability (31A-22-301-304)

Personal injury protection (31A-22-306-309)

 Medical

 Loss of income

 Special damages allowance

 Funeral

 Death

Uninsured/underinsured motorist (31A-22-305-305.3)

 Definitions

 Bodily injury

 Property damage (31A-22-305.5)

 UM/UIM rejection

 Required limits

Utah Assigned Risk Insurance Plan (31A-22-310)

Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal 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 — Utah (PP 01 93)

 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 (PP 03 34)

6.3 Commercial auto

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

 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) 11% (16 Items)

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

Commercial general liability coverage forms

 Bodily injury and property damage liability

 Personal and advertising injury liability

 Medical payments

Supplementary payments	Value reporting form (CP 13 10)	Installation floater
Who is an insured	7.4 Commercial crime	Signs
Limits of insurance	General definitions	Valuable papers and records
Conditions	Burglary	Transportation coverages
Definitions	Theft	Motor truck cargo forms
Exclusions	Robbery	Transit coverage forms
Occurrence versus claims-made	Crime coverage forms	7.6 Equipment breakdown
Claims-made features	Commercial crime coverage forms (discovery/loss sustained)	Equipment breakdown protection coverage form (EB 00 20)
Trigger	Government crime coverage forms (discovery/loss sustained)	Selected endorsement
Retroactive date	Coverages	Actual cash value (EB 99 59)
Extended reporting periods — basic versus supplemental	Employee theft	7.7 Farm coverage
Claim information	Forgery or alteration	Farm property coverage form
Premises and operations	Inside the premises — theft of money and securities	Coverage A — Dwellings
Products and completed operations	Inside the premises — robbery or safe burglary of other property	Coverage B — Other private structures
Insured contract	Outside the premises	Coverage C — Household personal property
Pollution liability coverage form (CG 00 39)	Computer fraud	Coverage D — Loss of use
7.3 Commercial property	Funds transfer fraud	Coverage E — Scheduled personal property
Commercial property conditions form	Money orders and counterfeit money	Coverage F — Unscheduled farm personal property
Coverage forms	Other crime coverages	Coverage G — Other farm structures
Building and personal property	Extortion — commercial entities (CR 04 03)	Farm liability coverage form
Condominium association	Guests' property (CR 04 11)	Coverage H — Bodily injury and property damage liability
Condominium commercial unit-owners	7.5 Commercial inland marine	Coverage I — Personal and advertising injury liability
Builders risk	Nationwide marine definition	Coverage J — Medical payments
Business income	Commercial inland marine conditions form	Mobile agricultural machinery and equipment coverage form
Legal liability	Inland marine coverage forms	Livestock coverage form
Extra expense	Accounts receivable	Definitions
Causes of loss forms	Bailee's customer	Causes of loss (basic, broad and special)
Basic	Commercial articles	
Broad	Contractors equipment floater	
Special	Electronic data processing	
Selected endorsements		
Ordinance or law (CP 04 05)		
Spoilage (CP 04 40)		
Peak season limit of insurance (CP 12 30)		

Conditions
 Exclusions
 Limits
 Additional coverages

8.0 Businessowners Policy 8% (12 Items)

8.1 Characteristics and purpose
8.2 Businessowners Section I – Property

Coverages
 Exclusions
 Limits
 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 11% (16 Items)

9.1 Workers compensation laws

Type of law
 Monopolistic versus competitive
 Compulsory versus elective
 Utah Workers' Compensation Law

Exclusive remedy (RL 34A-2-105)
 Employment covered (required, voluntary) (RL 34A-2-103, 104)
 Covered injuries (RL 34A-2-401, 402)
 Occupational disease (RL 34A-3-101-112)
 Benefits provided (RL 34A-2-401, 408-418)
 Employers' Reinsurance Fund (RL 34A-2-702, 703)
 Uninsured Employers' Fund (RL 34A-2-704)

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
 Anniversary rating date
 Other states
 Sole proprietors, partners, officers and others coverage

9.3 Premium computations

Job classification
 Rates
 Payroll
 Adjustment upon audit
 Experience modification factor
 Premium discounts

9.4 Other sources of coverage

Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
 Self-insured employers (RR R612-400-3)

9.5 Rating organization (31A-19a-301-309)

10.0 Other Coverages and Options 8% (12 Items)

10.1 Umbrella/excess liability policies

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

10.2 Specialty liability insurance

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

10.3 Surplus lines (31A-15-103)

Definitions and markets
 Licensing requirements

10.4 Surety bonds

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

10.5 Aviation insurance

Aircraft liability

10.6 Ocean marine insurance

Major coverages
 Protection and indemnity

10.7 Other policies

Boatowners (31A-22-1501-1504)

Utah Consultant's Combined Life, Accident and Health Exam
Series 17-09

150 questions (plus 5 unscored items)

2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7% (11 Items)

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees 31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105; 31A-23a-111)
 - Continuing education requirements (31A-23a-202; Reg R590-142-1-10)
 - Reinstatement (31A-23a-111(2), 113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions
 - License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

- Commissioner's general duties and powers (31A-2-201)
- Company regulation
 - Solvency (31A-4-105, 105.5)
 - Rates (31A-19a-201-203)
 - Policy forms (31A-21-201-203)
 - Producer appointment (31A-23a-115; Reg R590-244-1-14)
 - Termination of appointment (Reg R590-244-1-14)
 - Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
- Producer regulation
 - Fiduciary and trust account responsibilities (31A-23a-409)
 - Place of business/records maintenance (31A-23a-412)
 - Controlled business (31A-23a-502)
 - Shared commissions (31A-23a-504)
- Unfair marketing practices (Reg R590-154)
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2), 31A-1-301(145))
 - Unfair discrimination (31A-23a-402(3))
 - Boycott, coercion or intimidation (31A-23a-402(4))
 - Illegal inducement (31A-23a-402.5, Reg R590-154-11)
- Examination of records (31A-2-203-205; 31A-23a-412)
- Privacy of Consumer Information (Reg R590-206)

- Insurance fraud regulation (31A-31-103-106)
 - Personal liability for unpaid claims (31A-15-105)
- 1.3 Federal regulation**
- Fair Credit Reporting Act (15 USC 1681-1681d)
 - Fraud and false statements (18 USC 1033, 1034)
 - Privacy (Gramm Leach Bliley)
 - National Do Not Call List
 - Affordable Care Act

2.0 General Insurance 5% (8 Items)

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
 - Reciprocal
 - 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
producer

Express

Implied

Apparent

Responsibilities to the
applicant/insured

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/misre-
presentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Life Insurance Basics 7%
(11 Items)**

3.1 Insurable interest (31A-
21-104)

**3.2 Personal uses of life
insurance**

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

**3.3 Life settlements
(including stranger
originated life
insurance)**

**3.4 Determining amount of
personal life insurance**

Human life value approach

Needs approach

Types of information
gathered

Determining lump-
sum needs

Planning for income
needs

**3.5 Business uses of life
insurance**

Buy-sell funding

Key person

Executive bonuses

Deferred compensation
funding

Split dollar plans

Change of insured
provision

**3.6 Classes of life insurance
policies**

Group versus individual

Ordinary versus industrial
(home service)

Permanent versus term

Participating versus
nonparticipating

Fixed versus variable life
insurance and annuities
including regulation of
variable products (SEC,
FINRA, and Utah) (31A-
5-217, 217.5; 31A-23a-
206)

3.7 Premiums

Factors in premium
determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

**3.8 Licensee
responsibilities**

Solicitation and sales
presentations (Reg
R590-79-1-8)

Advertising (Reg
R590-130-4-16)

Utah Life and Health
Insurance Guaranty
Association (31A-
28-119(1-4); Reg
R590-155)

Illustrations (31A-22-
631; Reg R590-177-
1-13)

Policy summary (31A-
22-631; Reg R590-
79-4(F), 5)

Buyer's guide (Reg
R590-79-4(A), 5)

Life insurance policy
cost comparison
methods

Suitability (R590-
230)

Need for variable
license to
recommend
termination of a
variable product
(R590-133)

Replacement (Reg
R590-93-1-12)

Use and disclosure of
insurance
information

Field underwriting

Notice of information
practices

Application procedures

Delivery

Policy review

Effective date of
coverage

Premium collection

Statement of good
health

**3.9 Individual underwriting
by the insurer**

Information sources and regulation

Application

Licensee report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

Selection criteria and unfair discrimination (31A-23a-402(3))

Classification of risks

Preferred

Standard

Substandard

4.0 Life Insurance Policies 7% (11 Items)

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

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Juvenile life

4.5 Group life insurance

Characteristics of group plans

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy (31A-22-517-519)

5.0 Life Insurance Policy Provisions, Options and Riders 5% (7 Items)

5.1 Standard provisions

Ownership

Assignment (31A-22-412)

Entire contract (31A-22-424)

Modifications

Right to examine (free look) (31A-22-423)

Payment of premiums

Grace period (31A-22-402)

Reinstatement (31A-22-407)

Incontestability (31A-22-403)

Misstatement of age and gender (31A-22-405)

Exclusions

Suicide exclusion (31A-22-404)

Medical examination; autopsy (31A-22-417)

Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

Revocation at divorce 30-3-5

5.3 Settlement options

Cash payment

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 cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events

Disclosure

Effect of benefit payment

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 9% (13 Items)

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 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

Indexed annuities

Market value adjusted annuities

Guaranteed living benefit riders

Variable annuities

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans including group versus individual annuities

Personal uses

- Individual retirement annuities (IRAs)
- Tax-deferred growth
- Retirement income

Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 9% (13 Items)

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 annuities (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 6% (9 Items)

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)
- Self-employed plans (HR 10 or Keogh plans)
- 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 Accident and Health Insurance Basics 12% (18 Items)

9.1 Definitions of perils

- Accidental injury (R590-126, 233)
- Sickness, medical necessity and emergency (31A-22-627)

9.2 Principal types of losses and benefits

- Loss of income from disability (R590-126, 233)
- Medical expense

Dental expense
 Long-term care expense

9.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Self-funded vs fully insured
 Limited versus comprehensive
 Employer group versus association group

9.4 Limited policies (R590-126)

Limited perils and amounts
 Required notice to insured
 Types of limited policies

- Accident-only
- Specified (dread) disease
- Hospital indemnity (income)
- Credit disability
- Blanket insurance (teams, passengers, other)
- Prescription drugs
- Vision care

9.5 Common exclusions from coverage (R590-126)

9.6 Licensee responsibilities in individual health insurance

Marketing requirements

- Advertising (Reg R590-130-4-16)
- Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4); R590-155)
- Sales presentations
- Outline of coverage (Reg R590-126-8, 233-8)
- Compensation disclosure (31A-23a-501)

Field underwriting

- Nature and purpose

Employee waiver form (31A-22-635; R590-247)

Disclosure of information about individuals (R590-126, 233)

Application procedures

Requirements at delivery of policy

Utah individual and small employer health insurance application (R590-247)

Common situations for errors/omissions

9.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

- Application
- Licensee report
- Attending physician statement
- Investigative consumer (inspection) report
- Medical Information Bureau (MIB)
- Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

Unfair discrimination (31A-23a-402(3))

- Genetic Information and Nondiscrimination Act of 2008 (GINA)

Classification of risks

- Preferred
- Standard
- Substandard

9.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

Pre-existing conditions (31A-22-605.1)

Benefits, limitations and exclusions

Underwriting requirements

Licensee liability for errors and omissions

Required notification

9.9 Other required, uniform and general provisions (R590-126, 133)

Incontestability (31A-22-609)

Grace period (31A-22-607)

Reinstatement (31A-22-608)

Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)

Change of occupation (31A-22-613(1))

Misstatement of age (31A-22-613(2,3))

Coordination of benefits (31A-22-619)

Right to examine (free look) (31A-22-606)

Rights of spouse (31A-22-612)

Insuring clause

Consideration clause

Entire contract; changes

Physical examinations and autopsy

Legal actions

Change of beneficiary

Unpaid premium

Conformity with state statutes

Illegal occupation

Renewability clause (31A-30-107; Reg R590-126-5; Reg R590-233)

- Noncancelable
- Guaranteed renewable
- Conditionally renewable
- Renewable at option of insurer
- Nonrenewable (cancelable, term)

9.10 Federal Health Reform (Patient Protection and Affordability Care Act)

9.11 Utah Health Exchange

10.0 Disability Income and Related Insurance 2% (3 Items)

10.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Definition of total disability (R590-126-3)

Presumptive disability

Requirement to be under physician care

10.2 Individual disability income insurance

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

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

10.3 Unique aspects of individual disability underwriting

Occupational considerations

Benefit limits

Policy issuance alternatives

10.4 Group disability income insurance

Group versus individual plans

Short-term disability (STD)

Long-term disability (LTD)

10.5 Social Security disability

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

11.0 Medical Plans 10% (15 Items)

11.1 Medical plan concepts

Fee-for-service basis versus prepaid basis

Specified coverages versus comprehensive care

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

11.2 Types of providers and plans

Major medical insurance (indemnity plans)

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health maintenance organizations (HMOs)

General characteristics

Preventive care services

Primary care physician versus referral (specialty) physician

Emergency care

Hospital services

Other basic services

Preferred provider organizations (PPOs)

General characteristics

Limited health plans (31A-8-101(6))

Open panel or closed panel

Types of parties to the provider contract

Utah Net Care Plan (31A-22-724)

Point-of-service (POS) plans

Nature and purpose

Out-of-network provider access (open-ended HMO)

PCP referral (gatekeeper PPO)

Indemnity plan features

11.3 Cost containment in health care delivery

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Maternity stay minimum limits (31A-22-610.2)

Utilization management

Prospective review

Concurrent review

11.4 Utah requirements (individual and group)

Eligibility requirements

Newborn child coverage (31A-22-610)

Dependent child age limit (31A-22-610.5)

Court ordered dependency coverage (31A-22-610.5)

Eligibility of dependent children not based solely on residency (31A-22-718)

Policy extension for handicapped children (31A-22-611)

Adoptions (31A-22-610.1)

Federal health care reform required dependent coverage

Benefit offers

Substance abuse coverage (31A-22-715)

11.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility

Guaranteed issue

Creditable coverage

Renewability

11.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Definition

Eligibility

Contribution limits

Portability

11.7 Uniform health benefit plan information card (31A-22-635)

11.8 Federal Health Care Reform (Patient Protection and Affordable Care Act)

12.0 Group Accident and Health Insurance 10% (15 Items)

12.1 Characteristics of group insurance (31a-22-501)

Group contract

Certificate of coverage

Experience rating versus community rating

12.2 Types of eligible groups

Employment-related groups (31a-22-501.1)

Individual employer groups (31a-22-501.1)

Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)

Associations (alumni, professional, other) (31a-22-701)

Customer groups (depositors, creditor-debtor, other) (31a-22-506)

Discretionary groups (31a-22-701)

12.3 Marketing considerations

Advertising (R590-155)

Unfair inducements (R590-154)

Regulatory jurisdiction/place of delivery

12.4 Employer group health insurance

Insurer underwriting criteria

Characteristics of group

Plan design factors

Persistency factors

Administrative capability

Eligibility for insurance

Annual open enrollment

Employee eligibility

Dependent eligibility (31a-22-610, 31a-22-610.5, 31a-22-718, 31a-22-610.1, 31a-22-611)

Coordination of benefits provision (Reg R590-131)

Change of insurance companies or loss of coverage

Coinsurance and deductible carryover

No-loss no-gain

Events that terminate coverage

Extension of benefits

Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)

Conversion rights (31A-22-723)

Reinstatement of coverage for military personnel (31A-22-717)

12.5 Small employer medical plans

Definition of small employer (31A-1-301)

Basic coverage (31A-22-613.5)

Availability of coverage (31A-30-108)

Benefit choices (31A-30-109)

Renewability of coverage (31A-30-107)

Pre-existing conditions (31A-22-605.1)

Participation requirements (31A-30-112)

Surcharge for charging carriers (31A-30-106.7)

Open enrollment (Reg R590-176)

Rating of small employer plans (31A-30; Reg R590-167)

12.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)

Applicability

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)

12.7 Types of funding and administration

Conventional fully-insured plans

Fully self-funded (self-administered) plans

Characteristics

Conditions suitable for self-funding

Benefits suitable for self-funding

13.0 Dental Insurance 1% (1 Item)

13.1 Categories of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

13.2 Indemnity plans

Choice of providers

Scheduled versus nonscheduled plans

Benefit categories

Diagnostic/preventive services

Basic services

Major services

Deductibles and coinsurance

Combination plans

Exclusions/Limitations R590-126

Predetermination of benefits

13.3 Employer group dental expense

Integrated deductibles versus stand-alone plans

Minimizing adverse selection

14.0 Medicare 4% (6 Items)

14.1 Medicare standard policies

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

14.2 Medicare supplement

Purpose

Open enrollment (Reg R590-146-11)

Standardized Medicare supplement plans

Core benefits (Reg R590-146-8(B))

Additional benefits (Reg R590-146-8(C))

Utah regulations and required provisions

Standards for marketing (Reg R590-146-20)

Advertising (Reg R590-146-19)

Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)

Right to return (free look) (31A-22-620(6))

Replacement (Reg R590-146-18, 23)

Pre-existing conditions (Reg R590-146-23)

Required disclosure provisions (Reg R590-146-17)

Outline of coverage (Reg R590-146-17(C))

Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))

Permitted compensation (Reg R590-146-16)

New plans effective June 1, 2010 (Reg R590-146)

Medicare Advantage

14.3 Other options for individuals with Medicare

Employer group health plans

Disabled employees

Employees with kidney failure (End Stage Renal Disease) (ESRD)

Individuals age 65 and older

Medicaid

Eligibility

Benefits

14.4 Medicare Improvements for

Patients and Providers Act of 2008 (MIPPA)

15.0 Long-Term Care Insurance 4% (6 Items)

15.1 Long-term care (LTC) policies

- Eligibility for benefits
- Levels of care
 - Skilled care
 - Intermediate care
 - Custodial care
 - Home health care
 - Adult day care
 - Respite care
- Federal reform — CLASS ACT
- Benefit periods
- Benefit amounts
- Optional benefits
 - Guarantee of insurability
 - Return of premium
- Qualified LTC plans
- Exclusions
- Underwriting considerations
- Utah regulations and required provisions
 - Standards for marketing (Reg R590-148-18)
 - Advertising (Reg R590-148-20)
 - Shopper's guide (Reg R590-148-16)
 - Outline of coverage (31A-22-1409; Reg R590-148-15)
 - Appropriateness of recommended purchase (Reg R590-148-17)
 - Right to return (free look) (31A-22-1408)
 - Replacement (Reg R590-148-6)
 - Renewal provisions (Reg R590-148-6)
 - Continuation or conversion (Reg R590-148-10)

- Required disclosure provisions (Reg R590-148-6)
- Inflation protection (Reg R590-148-13)
- Pre-existing conditions (31A-22-1406; Reg R590-148-6)
- Protection against unintentional lapse (Reg R590-148-11)
- Prohibited provisions (31A-22-1405, 1407)
- Rate disclosure form

16.0 Federal Tax Considerations for Accident and Health Insurance 2% (3 Items)

16.1 Personally-owned health insurance

- Individual mandate/penalties for noncompliance
- 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

16.3 Medical expense coverage for sole proprietors and partners

- Accidental death and dismemberment

16.4 Business disability insurance

- Key person disability income
- Buy-sell policy

16.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Consultant's Combined Property and Casualty Exam Series 17-10

150 questions (plus 5 unscored items)

2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11% (17 Items)

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105; 31A-23a-111)
 - Continuing education requirements (31A-23a-202; Reg R590-142-1-10)
 - Reinstatement (31A-23a-111(2), 113)
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 - Probation (31A-23a-112)
 - Monetary forfeiture (fines) (31A-2-308)

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Commissioner's general duties and powers (31A-2-201)

Company regulation

- Solvency (31A-4-105, 105.5)
- Rates (31A-19a-201-203)
- Policy forms (31A-21-201-203)
- Producer appointment (31A-23a-115; Reg R590-244-1-14)
- Termination of appointment (Reg R590-244-1-14)
- Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

- Fiduciary and trust account responsibilities (31A-23a-409)
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- Shared commissions (31A-23a-504)

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- Misrepresentation (31A-21-105; 31A-23a-402(1))
- False advertising (31A-23a-402(1))
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- Unfair discrimination (31A-23a-402(3))
- Boycott, coercion or intimidation (31A-23a-402(4))
- Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

Privacy (Gramm Leach Bliley)

National Flood Insurance Program

Terrorism Risk Insurance Act

Motor Carrier Act (MCS-90 and others)

2.0 General Insurance 10% (15 Items)

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
- Reciprocal
- 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 producer

- Express
- Implied
- Apparent

Responsibilities to the applicant/insured

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 12% (18 Items)

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 and additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
 - Nonconcurrency
 - Primary and excess
- Limits of liability
 - Per occurrence (accident)
 - Per person
 - Aggregate—general versus products—completed operations
 - Split
 - Combined single
- Policy limits
- Restoration/nonreduction of limits
- Coinurance
- 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 Utah laws, regulations and required provisions

- Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
- Cancellation, issuance and renewal (31A-21-303)
- Binders (31A-21-102)
- Other insurance (31A-21-307)
- Suit against insurer (31A-21-313)
- Concealment or fraud (RL 76-6-521)
- Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling Policy 4% (6 Items)

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 — Utah (DP 01 43)

Automatic increase in insurance (DP 04 11)

Broad theft coverage (DP 04 72)

Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners Policy 12% (18 Items)

5.1 Coverage forms

HO-2 through HO-6

HO-8

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 — Utah (HO 01 43)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies — residence premises (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Personal injury (HO 24 82)

6.0 Auto Insurance 13% (20 Items)

6.1 Laws

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)

Required motor vehicle limits of liability (31A-22-301-304)

Personal injury protection (31A-22-306-309)

Medical

Loss of income

Special damages allowance

Funeral

Death

Uninsured/underinsured motorist (31A-22-305-305.3)

Definitions

Bodily injury

Property damage (31A-22-305.5)

UM/UIM rejection

Required limits

Utah Assigned Risk Insurance Plan (31A-22-310)

Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal 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 — Utah (PP 01 93)

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 (PP 03 34)

6.3 Commercial auto

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

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) 11% (16 Items)

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

Commercial general liability coverage forms
 Bodily injury and property damage liability
 Personal and advertising injury liability
 Medical payments
 Supplementary payments
 Who is an insured
 Limits of insurance
 Conditions
 Definitions
 Exclusions
 Occurrence versus claims-made
 Claims-made features
 Trigger
 Retroactive date
 Extended reporting periods — basic versus supplemental

Claim information
 Premises and operations
 Products and completed operations
 Insured contract
 Pollution liability coverage form (CG 00 39)

7.3 Commercial property

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 (CP 04 05)
 Spoilage (CP 04 40)
 Peak season limit of insurance (CP 12 30)
 Value reporting form (CP 13 10)

7.4 Commercial crime

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 coverages
 Extortion — commercial entities (CR 04 03)
 Guests' property (CR 04 11)

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
 Installation floater
 Signs
 Valuable papers and records
 Transportation coverages
 Motor truck cargo forms
 Transit coverage forms

7.6 Equipment breakdown

Equipment breakdown protection coverage form (EB 00 20)
 Selected endorsement
 Actual cash value (EB 99 59)

7.7 Farm coverage

- Farm property coverage form
 - Coverage A — Dwellings
 - Coverage B — Other private structures
 - Coverage C — Household personal property
 - Coverage D — Loss of use
 - Coverage E — Scheduled personal property
 - Coverage F — Unscheduled farm personal property
 - Coverage G — Other farm structures
- Farm liability coverage form
 - Coverage H — Bodily injury and property damage liability
 - Coverage I — Personal and advertising injury liability
 - Coverage J — Medical payments

- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Causes of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 Businessowners Policy 8% (12 Items)

- 8.1 Characteristics and purpose**
- 8.2 Businessowners Section I — Property**
 - Coverages
 - Exclusions
 - Limits
 - 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 11% (16 Items)

9.1 Workers compensation laws

- Type of law
 - Monopolistic versus competitive
 - Compulsory versus elective
- Utah Workers' Compensation Law
 - Exclusive remedy (RL 34A-2-105)
 - Employment covered (required, voluntary) (RL 34A-2-103, 104)
 - Covered injuries (RL 34A-2-401, 402)
 - Occupational disease (RL 34A-3-101-112)
 - Benefits provided (RL 34A-2-401, 408-418)
 - Employers' Reinsurance Fund (RL 34A-2-702, 703)

Uninsured Employers' Fund (RL 34A-2-704)

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
 - Anniversary rating date
 - Other states
 - Sole proprietors, partners, officers and others coverage

9.3 Premium computations

- Job classification
- Rates
- Payroll
- Adjustment upon audit
- Experience modification factor
- Premium discounts

9.4 Other sources of coverage

- Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
- Self-insured employers (RR R612-3-1-7)

9.5 Rating organization
(31A-19a-401-407)

10.0 Other Coverages and Options 8% (12 Items)

10.1 Umbrella/excess liability policies

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

10.2 Specialty liability insurance

- Errors and omissions

- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability
- 10.3 Surplus lines** (31A-15-103)
 - Definitions and markets
 - Licensing requirements
- 10.4 Surety bonds**
 - Principal, obligee and surety
 - Contract bonds
 - License and permit bonds
 - Judicial bonds
- 10.5 Aviation insurance**
 - Aircraft hull
 - Aircraft liability
 - Airport liability
 - Hangarkeepers 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 (31A-22-1501-1504)
 - Difference in conditions

- 10.9 Residual markets including Joint Underwriting Association** (31A-2-214)
- 10.10 Alternative funding mechanisms**
 - Self-insured
 - Pooling
 - Risk retention groups
 - Captives

Utah Adjuster's Property and Casualty Exam
Series 17-11

150 questions (plus 5 unscored items)

2.5-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 8% (12 Items)

- 1.1 Licensing requirements**
 - Definitions (31A-26-102)
 - Qualifications (31A-26-203, 205)
 - Purpose (31A-26-202)
 - Process (31A-26-202)
 - Classifications of licenses (31A-26-204)
 - License/character requirements (31A-26-204 & 205)
 - Licensing exceptions (31A-26-201(2))
 - Adjusters (31A-26-102, 201, 204 (1)(c))
 - Nonresident adjuster (31A-26-208)
 - Emergency adjuster license (31A-26-212)
- 1.2 Maintenance and duration**
 - Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)
 - Continuing education requirements (31A-26-

- 206; Reg. R590-142-1 through 10)
- Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
- Assumed name (31A-26-209(2))
- Records (31A-26-306(2-4))
- Change of address or telephone number (31A-26-306(1)(b))
- Reporting of actions (31A-26-203)

1.3 Disciplinary actions

- License Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
- Probation (31A-26-214)
- Monetary forfeiture (fines) (31A-2-308)

1.4 Unfair claim settlement laws and regulations

- (31A-26-301, 303; Reg R590-190-1-14)
- Place of business/records maintenance (31A-26-102)

2.0 Insurance Basics 23% (35 Items)

2.1 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

2.2 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
 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

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 and 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
 Assignment
 Insurer provisions
 Liberalization
 Duty to defend
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee

3.0 Adjusting Losses 24% (36 Items)

3.1 Role of the adjuster

Duties and responsibilities (31A-26-304-311)
 Staff and independent adjuster versus public adjuster
 Relationship to legal profession

3.2 Claim reporting

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

3.3 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

3.4 Liability losses

Investigation procedures
 Verify coverages
 Determine liability
 Gathering evidence
 Physical evidence
 Witness statements

Determining value of intangible damages

3.5 Coverage problems

Dealing with coverage disputes
 Reservation of rights letter

Nonwaiver agreement
Declaratory judgment action

3.6 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 Dwelling Policy 4% (6 Items)

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 — Utah (DP 01 43)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners Policy 9% (13 Items)

5.1 Coverage forms

HO-2 through HO-6
HO-8

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 — Utah (HO 01 43)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27, HO 04 28)
Permitted incidental occupancies — residence premises (HO 04 42)
Earthquake (HO 04 54)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Personal injury (HO 24 82)

6.0 Auto Insurance 9% (13 Items)

6.1 Laws

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)

Required motor vehicle limits of liability (31A-22-301-304)

Personal injury protection (31A-22-306-309)

Medical

Loss of income

Special damages allowance

Funeral

Death

Uninsured/underinsured motorist (31A-22-305-305.3)

Definitions

Bodily injury

Property damage (31A-22-305.5)

UM/UIM rejection

Required limits

Utah Assigned Risk Insurance Plan (31A-22-310)

Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal 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	False pretense coverage (CA 25 03)	Definitions
General provisions	Auto medical payments coverage (CA 99 03)	Exclusions
Selected endorsements	Drive other car coverage (CA 99 10)	Occurrence versus claims-made
Amendment of policy provisions — Utah (PP 01 93)	Hired autos specified as covered autos you own (CA 99 16)	Claims-made features
Towing and labor costs (PP 03 03)	Individual named insured (CA 99 17)	Trigger
Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)	Employees as insureds (CA 99 33)	Retroactive date
Miscellaneous type vehicle (PP 03 23)	Pollution liability — broadened coverage (CA 99 48; CA 99 55)	Extended reporting periods — basic versus supplemental
Joint ownership coverage (PP 03 34)	Commercial carrier regulations	Claim information
6.3 Commercial auto	The Motor Carrier Act of 1980	Premises and operations
Commercial auto coverage forms	Endorsement for motor carrier policies of insurance for public liability (MCS-90)	Products and completed operations
Business auto		Insured contract
Garage		Owners and contractors protective liability coverage form
Business auto physical damage		Pollution liability
Truckers		Pollution liability coverage form (CG 00 39)
Motor carrier		Pollution liability limited coverage form (CG 00 40)
Coverage form sections		Pollution liability coverage extension endorsement (CG 04 22)
Covered autos		7.3 Commercial property
Liability coverage		Commercial property conditions form
Garagekeepers coverage		Coverage forms
Trailer interchange coverage		Building and personal property
Physical damage coverage		Condominium association
Exclusions		Condominium commercial unit-owners
Conditions		Builders risk
Definitions		Business income
Selected endorsements		Legal liability
Deductible liability (CA 03 01)		Extra expense
Lessor — additional insured and loss payee (CA 20 01)		Causes of loss forms
Mobile equipment (CA 20 15)		Basic
Broad form products (CA 25 01)		Broad
		Special
		Selected endorsements
		Ordinance or law (CP 04 05)

7.0 Commercial Package Policy (CPP) 8% (12 Items)

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

- Commercial general liability coverage forms
- Bodily injury and property damage liability
- Personal and advertising injury liability
- Medical payments
- Supplementary payments
- Who is an insured
- Limits of insurance
- Conditions

Spoilage (CP 04 40)
 Peak season limit of insurance (CP 12 30)
 Value reporting form (CP 13 10)

7.4 Commercial crime

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 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)

7.5 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

Equipment breakdown protection coverage form (EB 00 20)
 Selected endorsement
 Actual cash value (EB 99 59)

7.7 Farm coverage

Farm property coverage form
 Coverage A — Dwellings
 Coverage B — Other private structures
 Coverage C — Household personal property
 Coverage D — Loss of use
 Coverage E — Scheduled personal property
 Coverage F — Unscheduled farm personal property
 Coverage G — Other farm structures

Farm liability coverage form
 Coverage H — Bodily injury and property damage liability
 Coverage I — Personal and advertising injury liability
 Coverage J — Medical payments

Mobile agricultural machinery and equipment coverage form

Livestock coverage form
 Definitions
 Causes of loss (basic, broad and special)
 Conditions
 Exclusions
 Limits
 Additional coverages

8.0 Businessowners Policy 7% (11 Items)

8.1 Characteristics and purpose

8.2 Businessowners Section I — Property

Coverages
 Exclusions
 Limits
 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 8% (12 Items)

9.1 Workers compensation laws

Type of law
 Monopolistic versus competitive
 Compulsory versus elective

Utah Workers' Compensation Law
 Exclusive remedy (RL 34A-2-105)
 Employment covered (required, voluntary) (RL 34A-2-103, 104)
 Covered injuries (RL 34A-2-401, 402)
 Occupational disease (RL 34A-3-101-112)
 Benefits provided (RL 34A-2-401, 408-418)

Employers' Reinsurance Fund (RL 34A-2-702, 703)
 Uninsured Employers' Fund (RL 34A-2-704)

Federal workers compensation laws
 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
 Anniversary rating date
 Other states
 Sole proprietors, partners, officers and others coverage

Utah Adjuster's Accident and Health Exam
Series 17-12

100 questions (5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing requirements

Qualifications (31A-26-203, 205)
 Process (31A-26-202)
 Classifications of licenses (31A-26-204)
 Adjusters (31A-26-102, 201, 204 (1)(c))
 Licensing exemptions (31A-26-201(2))
 Nonresident adjuster (31A-26-208)
 Emergency adjuster license (31A-26-212)

1.2 Maintenance and duration

Renewal (31A-23a-105; 31A-23a-111)
 Continuing education (31A-26-206; Reg R590-142)
 Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)

Assumed name (31A-26-209(2))
 Records (31A-26-306(2-4))
 Change of address or telephone number (31A-26-306(1)(b))

1.3 Disciplinary actions

License Termination, suspension, revocation, refusal to issue or renew (31A-26-213)
 Probation (31A-26-214)
 Monetary forfeiture (fines) (31A-2-308)

1.4 Unfair claim settlement laws and regulations
 (31A-26-301, 301.5, 303; Reg R590-192-1-14)

1.5 Federal regulation

Fraud and false statements (18 USC 1033-1034)

2.0 Accident and Health Insurance Basics 17% (17 Items)

2.1 Definition of potential claims

Accidental injury
 Sickness

2.2 Principal types of claims and benefits

Loss of income from disability
 Medical expense
 Dental expense
 Long-term care expense

2.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Limited versus comprehensive

2.4 Limited policies

Limited benefits and amounts
 Required notice to insured
 Types of limited policies
 Accident-only
 Specified (dread) disease

Hospital indemnity (income)
 Credit disability
 Blanket insurance (teams, passengers, other)
 Prescription drugs
 Vision care

2.5 Common exclusions from coverage

2.6 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

Benefits, limitations and exclusions
 Underwriting requirements

2.7 Accident and health insurance claims

Insured's notice
 Standard claim forms
 Insurer's provision of claim forms
 Insured's submission of proof of loss
 Insurer's investigation/verification of loss
 Insurer's payment of claim
 Physical examination and autopsy
 Legal actions

3.0 Understanding the Language of Medical Reports 10% (10 Items)

3.1 Medical terminology and abbreviations

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

3.2 Basic human anatomy

Skeletal structure
 Nervous system
 Respiratory system
 Cardiovascular system
 Abdominal organs

3.3 Injuries and diseases

Strains and sprains
 Dislocations
 Fractures
 Soft tissue injuries
 Brain injuries
 Burn classifications
 Cumulative trauma
 Repetitive motion injuries
 Lung disease
 Diabetes mellitus
 Glaucoma
 Hypertension
 Osteoarthritis
 Osteomyelitis
 Osteoporosis
 Stroke
 Tachycardia
 Atherosclerosis
 Coronary thrombosis

3.4 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)

4.0 Accident and Health Insurance Policy General Provisions 13% (13 items)

4.1 Required provisions

Incontestability (31A-22-609)
 Grace period (31A-22-607)
 Reinstatement (31A-22-608)
 Claim procedures (31A-21-312; 31A-22-614;

31A-26-301; Reg R590-192-1-14)

4.2 Optional provisions

Change of occupation (31A-22-613(1))
 Misstatement of age (31A-22-613(2, 3))
 Other insurance (31A-22-619)
 Coordination of benefits (Reg R590-131-1-9)

4.3 Other general provisions

Right to examine (free look) (31A-22-606)
 Insuring clause
 Consideration clause
 Entire contract; changes
 Physical examinations and autopsy
 Legal actions
 Rights of spouse (31A-22-612)
 Change of beneficiary
 Unpaid premium
 Conformity with state statutes
 Illegal occupation
 Renewability clause (31A-30-107; Reg R590-126-5, 233)
 Noncancelable
 Guaranteed renewable
 Conditionally renewable
 Renewable at option of insurer
 Nonrenewable (cancelable, term)

5.0 Disability Income and Related Insurance 10% (10 Items)

5.1 Qualifying for disability benefits

Inability to perform duties
 Own occupation
 Any occupation
 Loss of income (income replacement contracts)
 Presumptive disability

Requirement to be under physician care

5.2 Individual disability income insurance

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

Other cash benefits

- Accidental death and dismemberment
- Rehabilitation benefit
- Medical reimbursement benefit (non disabling 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

- Group versus individual plans
- Short-term disability (STD)
- Long-term disability (LTD)

5.5 Business disability insurance

- Key employee (partner) disability income
- Disability buy-sell policy

5.6 Social Security disability

- Qualification for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits

5.7 Workers compensation

- Eligibility

6.0 Medical Plans 10% (10 Items)

6.1 Medical plan concepts

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

6.2 Types of providers and plans

- Major medical insurance (indemnity plans)
 - Characteristics
 - Common limitations
 - Exclusions from coverage
 - Provisions affecting cost to insured
- Health maintenance organizations (HMOs)
 - General characteristics
 - Preventive care services

- Primary care physician versus referral (specialty) physician
- Emergency care
- Hospital services
- Other basic services
- Preferred provider organizations (PPOs)
 - General characteristics
 - Limited health plans (31A-8-101(6))
 - Open panel or closed panel
 - Types of parties to the provider contract
- Point-of-service (POS) plans
 - Nature and purpose
 - Out-of-network provider access (open-ended HMO)
 - PCP referral (gatekeeper PPO)
 - Indemnity plan features

6.3 Cost containment in health care delivery

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

6.4 Utah requirements (individual and group)

- Eligibility requirements
 - Newborn child coverage (31A-22-610)
 - Dependent child age limit (31A-22-610.5)
 - Eligibility of dependent children not based solely on residency (31A-22-718)
 - Policy extension for handicapped children (31A-22-611)

Benefit offers
 Substance abuse coverage (31A-22-715)

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility
 Guaranteed issue
 Creditable coverage
 Renewability

6.6 Medical savings accounts (MSAs) and Health savings accounts (HSAs)

Definition
 Eligibility
 Contribution limits
 Portability

7.0 Group Accident and Health Insurance 10% (10 Items)

7.1 Characteristics of group insurance (31a-22-501)

Group contract
 Certificate of coverage
 Experience rating versus community rating

7.2 Types of eligible groups

Employment-related groups (31a-22-501.1)
 Individual employer groups (31a-22-501.1)
 Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)

Associations (alumni, professional, other) (31a-22-701)

Customer groups (depositors, creditor-debtor, other) (31a-22-506)

7.3 Marketing considerations

Advertising (R590-155)
 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 insurance

Annual open enrollment

Employee eligibility

Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718)

Coordination of benefits provision (Reg R590-131-1-9)

Change of insurance companies or loss of coverage

Coinsurance and deductible carryover

No-loss no-gain

Events that terminate coverage

Extension of benefits

Continuation of coverage under COBRA and Utah specific rules (31A-22-722)

Conversion rights (31A-22-723)

Conversion rights for former spouse (31A-22-612)

Reinstatement of coverage for military personnel (31A-22-717)

7.5 Small employer medical plans

Definition of small employer (31A-1-301)

Basic coverage (31A-22-613.5)

Availability of coverage (31A-30-108)

Pre-existing conditions (31A-22-605.1)

Participation requirements (31A-30-112)

Open enrollment (Reg R590-176-1-11)

7.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)

Applicability

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)

7.7 Types of funding and administration

Conventional fully-insured plans

Fully self-funded (self-administered) plans

Characteristics

Conditions suitable for self-funding

Benefits suitable for self-funding

8.0 Dental Insurance 7% (7 Items)

8.1 Categories of dental treatment

Diagnostic and preventive
 Restorative
 Oral surgery
 Endodontics
 Periodontics
 Prosthodontics
 Orthodontics

8.2 Indemnity plans

Choice of providers
 Scheduled versus nonscheduled plans
 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 10% (10 Items)

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 R590-146-11)
 Standardized Medicare supplement plans
 Core benefits (Reg R590-146-8(B))
 Additional benefits (Reg R590-146-8(C))
 Utah regulations and required provisions
 Standards for marketing (Reg R590-146-20)
 Advertising (Reg R590-146-19)
 Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)
 Right to return (free look) (31A-22-620(6))
 Replacement (Reg R590-146-18, 22 & 23)
 Pre-existing conditions (Reg R590-146-23)
 Required disclosure provisions (Reg R590-146-17)
 Outline of coverage (Reg R590-146-17(C))
 Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
 Permitted compensation (Reg R590-146-16)
 Medicare Select (Reg R590-146-10)

9.3 Other options for individuals with Medicare

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

9.4 Long-term care (LTC) policies

LTC, Medicare and Medicaid compared
 Eligibility for benefits
 Levels of care
 Skilled care
 Intermediate care
 Custodial care
 Home health care
 Adult day care
 Respite care
 Benefit periods
 Benefit amounts
 Optional benefits
 Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions
 Underwriting considerations
 Utah regulations and required provisions
 Standards for marketing (Reg R590-148-18)
 Advertising (Reg R590-148-20)
 Shopper's guide (Reg R590-148-16)
 Outline of coverage (31A-22-1409; Reg R590-148-15)
 Appropriateness of recommended purchase (Reg R590-148-17)
 Right to return (free look) (31A-22-1408)

Replacement (Reg R590-148-6)
 Renewal provisions (Reg R590-148-6)
 Continuation or conversion (Reg R590-148-10)
 Required disclosure provisions (Reg R590-148-6)
 Inflation protection (Reg R590-148-13)
 Pre-existing conditions (31A-22-1406; Reg R590-148-6)
 Protection against unintentional lapse (Reg R590-148-11)
 Prohibited provisions (31A-22-1405, 1407)

9.5 Utah Comprehensive Health Insurance Pool

Eligibility (31A-29-111)
 Coverages and limits (31A-29-113)
 Exclusions (31A-29-113)
 Deductibles and coinsurance (31A-29-114)

10.0 Federal Tax Considerations for Accident and Health Insurance 3% (3 Items)

10.1 Personally-owned health insurance

Individual mandate/penalties for noncompliance
 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 and partners

10.4 Business disability insurance

Key person disability income
 Buy-sell policy

10.5 Medical savings accounts (MSAs) and Health savings accounts (HSAs)

Utah Producer's Title Marketing Representative Exam
Series 17-13
50 questions (plus 5 unscored items)
1-hour time limit
Effective date: January 1, 2020

1.0 Insurance Regulation 10% (5 Items)

1.1 Licensing

Purpose (31A-23a-101; R592-1)
 Qualifications (31A-23a-107)
 Persons to be licensed
 General requirements (31A-23a-105-108)
 Title insurance producer additional requirements (31A-23a-204)
 Maintenance and duration
 Renewal (31A-23a-105)
 Continuing education requirements (31A-23a-202; Reg R590-142-4; R592-7)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address, telephone number or business email address (31A-23a-

412(1)(c); R590-258)

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308; R592-2)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)

Title and Escrow Commission Act (31A-2-401)

Definitions (31A-2-402)

Appointments and terms (31A-2-403)

Duties of commission (31A-2-404)

Title company provisions

Solvency (31A-4-105, 105.5)

Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6; R592-14)

Records maintenance (31A-23a-102, 412, 31A-20-110; R592-11)

Controlled business (31A-23a-503; R592-11)

Commissions (31A-23a-501, 504)

Contract with insurer (31A-23a-405, 408)

Insurance fraud regulation
(31A-31-103-106;
R592-14)

2.0 General Insurance 5% (3 Items)

2.1 Producers and general rules of agency

Insurer as principal
 Producer/insurer relationship
 Authority and powers of producers
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract
 Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 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 Title Insurance 40% (20 Items)

3.1 Risks covered by title insurance

Risk of error in public records

Hidden off-record title risks
 Risk of omission and commission by producer

3.2 Entities that can be insured; need for insurance

Types of entities
 Individual
 Corporations
 Partnerships
 Limited Liability Companies
 Trusts (trustee of)

Title insurance needs
 Residential
 Commercial

3.3 Interests that can be insured

Estates
 Fee simple
 Leasehold
 Life

Easements

3.4 Title insurance forms

Commitments
 Owner's policy
 Loan policy
 Leasehold policies
 Endorsements

3.5 Title insurance policy structure and provisions

Covered risks
 Schedule A
 Schedule B — Exceptions from coverage
 Exclusions from coverage
 Conditions

3.6 Rates and premiums

4.0 Marketing Title Insurance 45% (22 Items)

4.1 Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18 & R592-6-1-7)

Rebating
 Misrepresentations
 Defamation of insurer

Discrimination
 Unfair inducements and marketing practices in obtaining title insurance business
 Unfair or deceptive practices

4.2 Commissions (31A-23a-501, 504)

Utah Producer's Title Examination Exam Series 17-14

100 questions (plus 5 unscored Items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing

Purpose (31A-23a-101)
 Qualifications (31A-23a-107)
 Persons to be licensed
 General requirements (31A-23a-105-108)
 Title insurance producer additional requirements (31A-23a-204; R592-1)
 Maintenance and duration
 Renewal (31A-23a-105)
 Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4; R592-7)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address, telephone number or business email address (31A-23a-412(1)(c); R590-258)

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308; R592-2)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)

Title and Escrow Commission Act (31A-2-401)

Definitions (31A-2-402)

Appointments and terms (31A-2-403)

Duties of commission (31A-2-404)

Title company provisions

Solvency (31A-4-105, 105.5)

Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6)

Producer regulation

Place of business/records maintenance (31A-23a-412)

Record retention and annual reports 31A-23a-413; Admin. Rule R592-11; Admin. Rule R590-136-1-6, R592-11)

Controlled business (31A-23a-503; R592-11)

Commissions (31A-23a-501, 504)

Contract with insurer (31A-23a-405, 408)

Insurance fraud regulation (31A-31-103-106)

1.3 Utah marketing practices

Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18, Admin. Rule R592-6-1-7, R592-14)

Rebating (31A-1-301(145))

False advertising (31A-23a-402(1))

Misrepresentation

Defamation of insurer

Discrimination

Unfair inducements and marketing practices in obtaining title insurance business

Unfair or deceptive practices (Admin. Rule R590-99-4)

2.0 General Insurance 5% (5 Items)

2.1 Producers and general rules of agency

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

Express

Implied

Apparent

Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

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 Real Property 35% (35 Items)

3.1 Concepts, principles and practices

Definition of real property

Types of real property

Title to real property

3.2 Acquisition and transfer of real property

Conveyances

Encumbrances

Adverse possession

Condemnation

Accession

Dedication

Escheats

Involuntary alienation

Abandonment

Foreclosures

Judicial sales

Trusts

Types of joint ownership

Tenants in common

Joint tenancy

Acknowledgments

Legal capacity of parties

Individuals

Corporations

General partnerships

Limited partnerships

Trust agreements

Limited Liability Company (LLC)

3.3 Legal descriptions

Types of legal descriptions
 Types of measurements used
 Language of legal descriptions
 Structure and format
 Interpretation

4.0 Title Insurance 18% (18 Items)

4.1 Title insurance principles

Risks covered by title insurance
 Risk of error in public records
 Hidden off-record title risks
 Risk of omission and commission by producer
 Entities that can be insured; need for insurance
 Types of entities
 Individual
 Corporations
 Partnerships
 Limited Liability Companies
 Trusts (trustee of)
 Title insurance needs
 Residential
 Commercial
 Interests that can be insured
 Fee simple estate
 Leasehold estate
 Life estate
 Title insurance forms
 Commitments
 Owner's policy
 Loan policy
 Leasehold policies
 Endorsements
 Title insurance policy structure and provisions

Covered risks
 Schedule A
 Schedule B — Exceptions from coverage
 Exclusions from coverage
 Conditions
 Rates and premiums

4.2 Title searching techniques

Hard copy index
 Computer index
 Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 22% (22 Items)

5.1 Principles and concepts

General exceptions
 Voluntary and involuntary liens
 Federal liens
 Deed of trust
 Deeds
 Judgments
 Taxes and assessments
 Surveys
 Condominiums
 Planned unit developments
 Water rights
 Mineral rights
 Equitable interests
 Attachments
 Executions
 Easements
 Covenants
 Conditions
 Restrictions

5.2 Special problem areas and concerns

Acknowledgments
 Mechanic's lien
 Bankruptcy
 Probate
 Good faith
 Foreclosure

Forfeiture
 Claims against the title
 Lis pendens

5.3 Principles of clearing title

Releases
 Assignments
 Collateral assignments
 Subordinations
 Affidavits
 Reconveyances

6.0 Real Estate Transactions 10% (10 Items)

6.1 Document preparation regulations and requirements

Deeds
 Trust deeds
 Mortgages
 Notes
 Releases
 Reconveyances
 Acknowledgment forms

6.2 Title insurance policy preparation instructions

Contract vendee
 Coverages
 Endorsements
 Exclusions
 Liabilities

6.3 Recording

Types of records
 Requirements to record (R592-14)
 Acknowledgments
 Presumptions

6.4 Search Principles and Techniques

Types of available records
 Records to Search
 County recorder (geographical index)
 County treasurer
 County assessor
 Utah Court records (xchange)

UTAH INSURANCE DEPARTMENT

records Federal bankruptcy
 registry State construction
 districts Special improvement
 Marketable Title Act
 Title Examination Principles
 Ownership
 Legal description problems
 – closure, gaps &
 overlaps
 documents Inderloper/wild
 Priority
 Subdivision Plats
 Ownership Plats
 Mineral rights
 Water rights

Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address or telephone number (31A-23a-412(1)(c); R590-258)
 Reporting of actions (31A-23a-105(2)(b))
 Disciplinary actions
 License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
 Probation (31A-23a-112)
 Monetary forfeiture (fines) (31A-2-308; R592-2)

Record retention and annual reports (31A-23a-413; Admin. Rule R592-11; Admin. Rule R590-136-1-6, R592-11)
 Controlled business (31A-23a-503; R592-11)
 Commissions (31A-23a-501, 504)
 Contract with insurer (31A-23a-405, 408)
 Insurance fraud regulation (31A-31-103-106)

1.3 Utah marketing practices

Unfair marketing (31A-23a-402; Admin. Rule R590-154-1-18, Admin. Rule R592-6-1-7, R592-14)
 Rebating (31A-1-301(145))
 False advertising (31A-23a-402(1))
 Misrepresentation
 Defamation of insurer
 Discrimination
 Unfair inducements and marketing practices in obtaining title insurance business
 Unfair or deceptive practices (Admin. Rule R590-99-4)

Utah Producer's Title Escrow Exam
Series 17-16

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing

Purpose (31A-23a-101)
 Qualifications (31A-23a-107)
 Persons to be licensed
 General requirements (31A-23a-105-108)
 Title insurance producer additional requirements (31A-23a-204; R592-1)
 Maintenance and duration
 Renewal (31A-23a-105)
 Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4, R592-7)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
 Title and Escrow Commission Act (31A-2-401)
 Definitions (31A-2-402)
 Appointments and terms (31A-2-403)
 Duties of commission (31A-2-404)
 Title company provisions
 Solvency (31A-4-105, 105.5)
 Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)
 Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6,14)
 Termination of appointment (Reg R590-244-1-14)
 Producer regulation
 Place of business/records maintenance (31A-23a-412)

2.0 General Insurance 5% (5 Items)

2.1 Producers and general rules of agency

Insurer as principal
 Producer/insurer relationship
 Authority and powers of producers
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

2.2 Contracts

Elements of a legal contract

Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 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 Real Property 15% (15 Items)

3.1 Concepts, principles and practices

Definition of real property
 Types of real property
 Title to real property

3.2 Acquisition and transfer of real property

Conveyances
 Encumbrances
 Adverse possession
 Condemnation
 Accession
 Dedication
 Escheats
 Involuntary alienation
 Abandonment
 Foreclosures
 Judicial sales
 Trusts
 Types of joint ownership

Tenants in common
 Joint tenancy
 Acknowledgments
 Legal capacity of parties
 Individuals
 Corporations
 General partnerships
 Limited partnerships
 Trustee rights and obligations
 Limited Liability Company (LLC)

3.3 Legal descriptions

Types of legal descriptions
 Types of measurements used
 Language of legal descriptions
 Structure and format
 Interpretation

4.0 Title Insurance 15% (15 Items)

4.1 Title insurance principles

Risks covered by title insurance
 Risk of error in public records
 Hidden off-record title risks
 Risk of omission and commission by producer
 Entities that can be insured; need for insurance
 Types of entities
 Individual
 Corporations
 Partnerships
 Limited Liability Companies
 Trusts (trustee of)
 Title insurance needs
 Residential
 Commercial
 Interests that can be insured
 Fee simple estate

Leasehold estate
 Life estate
 Easement estate
 Title insurance forms
 Commitments
 Owner's policy
 Loan policy
 Homeowner's policy
 Leasehold policies
 Endorsements
 Title insurance policy structure and provisions
 Covered risks
 Schedule A
 Schedule B — Exceptions from coverage
 Exclusions from coverage
 Conditions
 Rates and premiums

4.2 Title searching and examination techniques

Hard copy index
 Computer index
 Chain sheet

5.0 Title Exceptions and Procedures for Clearing Title 20% (20 Items)

5.1 Principles and concepts

General exceptions
 Voluntary and involuntary liens
 Federal liens
 Deed of trust
 Deeds
 Judgments
 Taxes and assessments
 Surveys
 Condominiums
 Planned unit developments
 Water rights
 Mineral rights
 Equitable interests
 Attachments
 Executions

Easements
 Covenants
 Conditions
 Restrictions

5.2 Special problem areas and concerns

Acknowledgments
 Mechanic's lien
 Bankruptcy
 Probate/order to determining heirs

Foreclosure
 Forfeiture

Claims against the title
 Lis pendens

5.3 Principles of clearing title

Releases
 Assignments
 Collateral assignments
 Subordinations
 Affidavits
 Reconveyances

6.0 Real Estate Transactions 35% (35 Items)

6.1 Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)

Escrow terminology
 Types of escrows
 Escrow contracts
 Fiduciary responsibilities of escrow producers
 Good funds

6.2 Settlement/closing procedures for all types of closings

Types of documents used
 FHA requirements
 VA requirements
 Real Estate Settlement Procedures Act (RESPA)
 Good Faith Estimate
 Insured closing protection
 Recording and disbursement procedures

Settlement statement, lender and government entity requirements
 Contract sales
 All-inclusive trust deed
 Lot sales
 Loan closings
 Exchanges (including 1031)
 Short sale closings

6.3 Recording

Types of records
 Constructive notice
 Requirements to record (R592-14)
 Acknowledgments
 Presumptions

6.4 Document preparation regulations and requirements

Deeds
 Trust deeds
 Mortgages
 Notes
 Releases
 Reconveyances
 Acknowledgment forms

Utah Laws and Regulations Exam Series 17-19

50 questions (plus 5 unscored items)

1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 60% (30 Items)

1.1 Licensing

Purpose (31A-23a-101)
 Process (31A-23a-103-105, 107, 302)
 Qualifications (31A-23a-107, 108)
 Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers
 Consultants
 Adjusters
 Nonresidents (31A-23a-109)
 Maintenance and duration
 Renewal (31A-23a-105; 31A-23a-111)
 Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address or telephone number (31A-23a-412(1)(c))
 Reporting of actions (31A-23a-105(2)(b))
 Disciplinary actions
 License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 Probation (31A-23a-112)
 Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
 Company regulation
 Solvency (31A-4-105, 105.5)
 Rates (31A-19a-201-203)
 Policy forms (31A-21-201-203)
 Producer appointment (31A-23a-115; Reg R590-244-1-14)
 Termination of appointment (Reg R590-244-1-14)
 Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
 Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)

Misrepresentation (31A-21-105; 31A-23a-402(1))

False advertising (31A-23a-402(1))

Rebating (31A-23a-402(2), 31A-1-301(145))

Unfair discrimination (31A-23a-402(3))

Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

2.0 General Insurance 40% (20 Items)

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
- Reciprocal
- 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 producer

- Express
- Implied
- Apparent

Responsibilities to the applicant/insured

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

Utah Producer's Personal Lines Exam

Series 17-20

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Qualifications (31A-23a-107, 108)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

- Producers
- Consultants
- Adjusters

Nonresidents (31A-23a-109)
 Maintenance and duration
 Renewal (31A-23a-105; 31A-23a-111)
 Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address or telephone number (31A-23a-412(1)(c))
 Reporting of actions (31A-23a-105(2)(b))
 Disciplinary actions
 License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 Probation (31A-23a-112)
 Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
 Company regulation
 Solvency (31A-4-105, 105.5)
 Rates (31A-19a-201-203)
 Policy forms (31A-21-201-203)
 Producer appointment (31A-23a-115; Reg R590-244-1-14)
 Termination of appointment (Reg R590-244-1-14)
 Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
 Producer regulation
 Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-412)
 Controlled business (31A-23a-502)
 Shared commissions (31A-23a-504)
 Unfair marketing practices (Reg R590-154)
 Misrepresentation (31A-21-105; 31A-23a-402(1))
 False advertising (31A-23a-402(1))
 Rebating (31A-23a-402(2), 31A-1-301(145))
 Unfair discrimination (31A-23a-402(3))
 Boycott, coercion or intimidation (31A-23a-402(4))
 Illegal inducement (31A-23a-402.5, Reg R590-154-11)
 Examination of records (31A-2-203-205; 31A-23a-412)
 Privacy of Consumer Information (Reg R590-206)
 Insurance fraud regulation (31A-31-103-106)
 Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)
 Privacy (Gramm Leach Bliley)
 National Flood Insurance Program

2.0 General Insurance 10% (10 Items)

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
 Reciprocal
 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 producer
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

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

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

Per person
 Split
 Combined single
 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
 Duty to defend
 Third-party provisions
 Standard mortgage clause
 Loss payable clause
 No benefit to the bailee

3.0 Property and Casualty Insurance Basics 26% (26 Items)

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

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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Per occurrence (accident)

3.4 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
 Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)
 Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling Policy 10% (10 Items)

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 — Utah (DP 01 43)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners Policy 19% (19 Items)

5.1 Coverage forms

- HO-2 through HO-6
- HO-8

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 — Utah (HO 01 43)
- Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27, HO 04 28)
- Permitted incidental occupancies — residence premises (HO 04 42)
- Earthquake (HO 04 54)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home day care (HO 04 97)
- Business pursuits (HO 24 71)
- Personal injury (HO 24 82)

6.0 Auto Insurance 19% (19 Items)

6.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)
- Required motor vehicle limits of liability (31A-22-301-304)
- Personal injury protection (31A-22-306-309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death
- Uninsured/underinsured motorist (31A-22-305-305.3)
 - Definitions
 - Bodily injury
 - Property damage (31A-22-305.5)
 - UM/UIM rejection

Required limits

Utah Assigned Risk Insurance Plan (31A-22-310)

Aftermarket Crash Parts Act (31A-22-316-319)

6.2 Personal 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 — Utah (PP 01 93)

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 (PP 03 34)

7.0 Other Coverages and Options 6% (6 items)

7.1 Personal umbrella policies (DL 98 01)

7.2 National Flood Insurance Program

"Write your own" versus government

Eligibility
 Coverage
 Limits
 Deductibles

7.3 Other policies

Boatowners

7.4 Residual markets including Joint Underwriting Association

(31A-2-214)

Utah Producer's Surplus Lines Exam
Series 17-21

60 questions (plus 5 unscored items)

1-hour time limit

Effective date: January 1, 2020

1.0 Surplus Lines Markets and Practices 100% (60 Items)

1.1 United States nonadmitted market

Insurance exchanges
 Foreign nonadmitted market

1.2 Alien insurers

London market
 Lloyd's of London
 Other London companies
 Other alien markets
 United States trust funds

1.3 Alternative markets

Captive insurers (31A-3-304; 31A-37-101-604)
 Risk retention groups (31A-15-201-205, 211-213)
 Purchasing groups (31A-15-207-212)
 Independently procured insurance (31A-15-104)

1.4 Non-Admitted surplus lines insurers (31A-15-103)

Requirements
 List of admitted surplus lines insurers
 Withdrawal of admitted status

Service of process (31A-2-309)

1.5 Surplus lines coverages

Characteristics and uses
 Types of coverages available (Reg R590-171-5)

1.6 Requirements for placement of surplus lines insurance

Export list (Reg R590-171-5)
 Good faith effort (Reg R590-171-6)
 Conditions for marketing (Reg R590-171-7)
 Notice to insured (31A-15-103(8), (9))
 Assisting unauthorized insurers
 Unauthorized insurers (31A-15-103)

1.7 Records of surplus lines broker

Content of records (31A-15-103(7), 109)
 Maintenance (31A-15-103(7))
 Reporting (Reg R590-157-6; R590-171-8)
 Monthly statement (Reg R590-157-6)
 Penalties - violation of chapter (31A-15-105)

1.8 Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)

Amount
 Policy fees and service charges
 Collection
 Remittance

1.9 Surplus lines advisory organization (31A-15-111, Reg R590-171-4)

Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)

Functions (Reg R590-171-1-10)

Utah Producer's Property Exam
Series 17-22

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 13% (13 Items)

1.1 Licensing

Purpose (31A-23a-101)
 Process (31A-23a-103-105, 107, 302)
 Qualifications (31A-23a-107, 108)
 Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 Producers
 Consultants
 Adjusters
 Nonresidents (31A-23a-109)
 Maintenance and duration
 Renewal (31A-23a-105; 31A-23a-111)
 Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address or telephone number (31A-23a-412(1)(c))
 Reporting of actions (31A-23a-105(2)(b))
 Disciplinary actions
 License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)
 Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
 Company regulation
 Solvency (31A-4-105, 105.5)
 Rates (31A-19a-201-203)
 Policy forms (31A-21-201-203)
 Producer appointment (31A-23a-115; Reg R590-244-1-14)
 Termination of appointment (Reg R590-244-1-14)
 Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
 Producer regulation
 Fiduciary and trust account responsibilities (31A-23a-409)
 Place of business/records maintenance (31A-23a-412)
 Controlled business (31A-23a-502)
 Shared commissions (31A-23a-504)
 Unfair marketing practices (Reg R590-154)
 Misrepresentation (31A-21-105; 31A-23a-402(1))
 False advertising (31A-23a-402(1))
 Rebating (31A-23a-402(2), 31A-1-301(145))
 Unfair discrimination (31A-23a-402(3))
 Boycott, coercion or intimidation (31A-23a-402(4))
 Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)
 Privacy of Consumer Information (Reg R590-206)
 Insurance fraud regulation (31A-31-103-106)
 Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)
 Privacy (Gramm Leach Bliley)
 National Flood Insurance Program
 Terrorism Risk Insurance Act

2.0 General Insurance 13% (13 Items)

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
 Reciprocal
 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 producer
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

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 16% (16 Items)

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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 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 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
 Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)

Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling Policy 8% (8 Items)

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 — Utah (DP 01 43)
 Automatic increase in insurance (DP 04 11)
 Broad theft coverage (DP 04 72)
 Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners Policy 17% (17 Items)

5.1 Coverage forms

HO-2 through HO-6
 HO-8

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 — Utah (HO 01 43)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Earthquake (HO 04 54)
 Scheduled personal property (HO 04 61)
 Personal property replacement cost (HO 04 90)
 Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 14% (14 Items)

6.1 Components of a commercial policy

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

6.2 Commercial property

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 (CP 04 05)
 Spoilage (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
 Installation floater
 Signs
 Valuable papers and records
 Transportation coverages
 Motor truck cargo forms
 Transit coverage forms

6.4 Equipment breakdown

Equipment breakdown protection coverage form (EB 00 20)
 Selected endorsement
 Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage form
 Coverage A — Dwellings
 Coverage B — Other private structures

Coverage C — Household personal property
 Coverage D — Loss of use
 Coverage E — Scheduled personal property
 Coverage F — Unscheduled farm personal property
 Coverage G — Other farm structures

Mobile agricultural machinery and equipment coverage form

Livestock coverage form

Definitions

Causes of loss (basic, broad and special)

Conditions

Exclusions

Limits

Additional coverages

7.0 Businessowners Policy 15% (15 Items)

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

Coverages
 Exclusions
 Limits
 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 4% (4 Items)

8.1 Aviation insurance

UTAH INSURANCE DEPARTMENT

Aircraft Liability

8.2 Ocean marine insurance

Major coverages

Protection and indemnity

8.3 Other policies

Boatowners

**Utah Producer's Casualty Exam
Series 17-23**

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

**1.0 Insurance Regulation 11%
(11 Items)**

1.1 Licensing

Purpose (31A-23a-101)

Process (31A-23a-103-105, 107, 302)

Qualifications (31A-23a-107, 108)

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Producers

Consultants

Adjusters

Nonresidents (31A-23a-109)

Maintenance and duration

Renewal (31A-23a-105; 31A-23a-111)

Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)

Reinstatement (31A-23a-111(2), 113)

Assumed name (31A-23a-110(2))

Change of address or telephone number (31A-23a-412(1)(c))

Reporting of actions (31A-23a-105(2)(b))

Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)

Misrepresentation (31A-21-105; 31A-23a-402(1))

False advertising (31A-23a-402(1))

Rebating (31A-23a-402(2), 31A-1-301(145))

Unfair discrimination (31A-23a-402(3))

Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

Privacy (Gramm Leach Bliley)

Motor Carrier Act (MCS-90 and others)

2.0 General Insurance 11% (11 Items)

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
 Reciprocals
 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 producer
 Express
 Implied
 Apparent
 Responsibilities to the applicant/insured

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% (13 Items)

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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate—general versus products—completed operations
 Split
 Combined single
 Policy limits
 Named insured provisions
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation

3.4 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
 Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)
 Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners Policy 14% (14 Items)

4.1 Coverage forms

HO-2 through HO-6
HO-8

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 – Utah (HO 01 43)
Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27, HO 04 28)
Permitted incidental occupancies – residence premises (HO 04 42)
Home day care (HO 04 97)
Business pursuits (HO 24 71)
Personal injury (HO 24 82)

5.0 Auto Insurance 14% (14 Items)

5.1 Laws

Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)
Required motor vehicle limits of liability (31A-22-301-304)
Personal injury protection (31A-22-306-309)
Medical
Loss of income
Special damages allowance
Funeral
Death
Uninsured/underinsured motorist (31A-22-305-305.3)

Definitions
Bodily injury
Property damage (31A-22-305.5)
UM/UIM rejection
Required limits

Utah Assigned Risk Insurance Plan (31A-22-310)
Aftermarket Crash Parts Act (31A-22-316-319)

5.2 Personal 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 – Utah (PP 01 93)
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 (PP 03 34)

5.3 Commercial auto

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

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% (10 Items)

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

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Supplementary payments

Who is an insured

Limits of insurance

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability coverage form (CG 00 39)

6.3 Commercial crime

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 coverages

Extortion — commercial entities (CR 04 03)

Guests' property (CR 04 11)

6.4 Farm coverage

Farm liability coverage form

Coverage H — Bodily injury and property damage liability

Coverage I — Personal and advertising injury liability

Coverage J — Medical payments

Definitions

Conditions

Exclusions

Limits

Additional coverages

7.0 Businessowners Policy 10% (10 Items)

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 endorsement

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

8.0 Workers Compensation Insurance 9% (9 Items)

8.1 Workers compensation laws

Type of law

Monopolistic versus competitive

Compulsory versus elective

Utah Workers' Compensation Law

Exclusive remedy (RL 34A-2-105)

Employment covered (required, voluntary) (RL 34A-2-103, 104)

Covered injuries (RL 34A-2-401, 402)

Occupational disease (RL 34A-3-101-112)

Benefits provided (RL 34A-2-401, 408-418)

Employers' Reinsurance Fund (RL 34A-2-702, 703)

Uninsured Employers' Fund (RL 34A-2-704)

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

Anniversary rating date

Other states

Sole proprietors, partners, officers and others coverage

8.3 Premium computations

- Job classification
- Rates
- Payroll
- Adjustment upon audit
- Experience modification factor
- Premium discounts

8.4 Other sources of coverage

- Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
- Self-insured employers (RR R612-400-3)

8.5 Rating organization
(31A-301-309)

9.0 Other Coverages and Options
8% (8 Items)

9.1 Umbrella/excess liability policies

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

9.2 Specialty liability insurance

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

9.3 Surplus lines (31A-15-103)

- Definitions and markets
- Licensing requirements

9.4 Surety bonds

- Principal, obligee and surety
- Contract bonds
- License and permit bonds
- Judicial bonds

9.5 Aviation insurance

- Aircraft liability

9.6 Ocean marine insurance

Major coverages

Protection and indemnity

9.7 Other policies

- Boatowners (31A-22-1501-1504)

Utah Consultant's Life Exam
Series 17-24

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 10% (10 Items)

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 - Producers
 - Consultants
 - Adjusters
 - Nonresidents (31A-23a-109)
- Maintenance and duration
 - Renewal (31A-23a-105; 31A-23a-111)Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 - Reinstatement (31A-23a-111(2), 113)
 - Assumed name (31A-23a-110(2))
 - Change of address or telephone number (31A-23a-412(1)(c))
 - Reporting of actions (31A-23a-105(2)(b))
- Disciplinary actions

License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)

Probation (31A-23a-112)

Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)

Company regulation

Solvency (31A-4-105, 105.5)

Rates (31A-19a-201-203)

Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)

Termination of appointment (Reg R590-244-1-14)

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Fiduciary and trust account responsibilities (31A-23a-409)

Place of business/records maintenance (31A-23a-412)

Controlled business (31A-23a-502)

Shared commissions (31A-23a-504)

Unfair marketing practices (Reg R590-154)

Misrepresentation (31A-21-105; 31A-23a-402(1))

False advertising (31A-23a-402(1))

Rebating (31A-23a-402(2), 31A-1-301(145))

Unfair discrimination (31A-23a-402(3))

Boycott, coercion or intimidation (31A-23a-402(4))

Illegal inducement (31A-23a-402.5, Reg R590-154-11)

Examination of records (31A-2-203-205; 31A-23a-412)

Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)

Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

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

Fraud and false statements (18 USC 1033, 1034)

Privacy (Gramm Leach Bliley)

National Do Not Call List

2.0 General Insurance 10% (10 Items)

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

Reciprocals

Lloyd's associations

Risk retention groups

Private versus government insurers

Admitted versus nonadmitted insurers

Domestic, foreign and alien insurers

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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 15% (15 Items)

3.1 Insurable interest (31A-21-104)

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

3.3 Life settlements (including stranger originated life insurance)

3.4 Determining amount of personal life insurance

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

3.5 Business uses of life insurance

Buy-sell funding

Key person

Executive bonuses

Deferred compensation funding

Split dollar plans

Change of insured provision

3.6 Classes of life insurance policies

Group versus individual

Ordinary versus industrial (home service)

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities including regulation of variable products (SEC, FINRA, and Utah) (31A-5-217, 217.5; 31A-23a-206)

3.7 Premiums

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

3.8 Licensee responsibilities

Solicitation and sales presentations (Reg R590-79-1-8)

Advertising (Reg R590-130-4-16)

Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4) R590-155

Illustrations (31A-22-631; Reg R590-177-1-13)

Policy summary (31A-22-631; Reg R590-79-4(F), 5)

Buyer's guide (Reg R590-79-4(A), 5)

Replacement (Reg R590-93-1-12)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

3.9 Individual underwriting by the insurer

Information sources and regulation

Application

Licensee report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

Selection criteria and unfair discrimination (31A-23a-402(3))

Classification of risks

Preferred

Standard

Substandard

4.0 Life Insurance Policies 10% (10 Items)

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

4.3 Flexible premium policies

Adjustable life

Universal life

4.4 Specialized policies

Joint life (first-to-die)

Juvenile life

4.5 Group life insurance

Characteristics of group plans

Types of plan sponsors

Group underwriting requirements

Conversion to individual policy (31A-22-517-519)

5.0 Life Insurance Policy Provisions, Options and Riders 16% (16 Items)

5.1 Standard provisions

Ownership

Assignment (31A-22-412)

Entire contract (31A-22-424)

Modifications

Right to examine (free look) (31A-22-423)

Payment of premiums

Grace period (31A-22-402)

Reinstatement (31A-22-407)

Incontestability (31A-22-403)

Misstatement of age and gender (31A-22-405)

Exclusions

Suicide exclusion (31A-22-404)

Medical examination; autopsy (31A-22-417)

Prohibited provisions including backdating (31A-22-401)

5.2 Beneficiaries

Designation options

Individuals

Classes

Estates

Minors

Trusts

Revocation at Divorce 30-3-5

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

5.3 Settlement options

Cash payment

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

5.7 Disability riders

Waiver of premium
 Waiver of cost of insurance
 Disability income benefit
 Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provision/rider

Qualifying events
 Disclosure
 Effect of benefit payment

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 16% (16 Items)

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 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

Indexed annuities

Market value adjusted annuities

Guaranteed living benefit riders

Variable annuities

6.5 Uses of annuities

Lump-sum settlements

Qualified retirement plans including group versus individual annuities

Personal uses

 Individual retirement annuities (IRAs)

Tax-deferred growth
 Retirement income
 Education funds

7.0 Federal Tax Considerations for Life Insurance and Annuities 13% (13 Items)

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 annuities (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 10% (10 Items)

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)
 Self-employed plans (HR 10 or Keogh plans)
 Profit-sharing and 401(k) plans
 SIMPLE plans
 Pension Plans
 403(b) tax-sheltered annuities (TSAs)
 Section 457 deferred compensation

8.4 Special rules for life insurance

Incidental limitation
 Taxation of economic benefit
 Taxation of life insurance distributions

Utah Consultant's Accident and Health Exam
Series 17-25

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 7% (7 Items)

1.1 Licensing

Purpose (31A-23a-101)
 Process (31A-23a-103-105, 107, 302)
 Qualifications (31A-23a-107, 108)
 Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
 Producers
 Consultants
 Adjusters
 Nonresidents (31A-23a-109)
 Maintenance and duration
 Renewal (31A-23a-105; 31A-23a-111)
 Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
 Reinstatement (31A-23a-111(2), 113)
 Assumed name (31A-23a-110(2))
 Change of address or telephone number (31A-23a-412(1)(c))
 Reporting of actions (31A-23a-105(2)(b))
 Disciplinary actions
 License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
 Probation (31A-23a-112)
 Monetary forfeiture (fines) (31A-2-308)

1.2 State regulation

Commissioner's general duties and powers (31A-2-201)
 Company regulation
 Solvency (31A-4-105, 105.5)
 Rates (31A-19a-201-203)
 Policy forms (31A-21-201-203)
 Producer appointment (31A-23a-115; Reg R590-244-1-14)
 Termination of appointment (Reg R590-244-1-14)
 Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
 Producer regulation
 Fiduciary and trust account responsibilities (31A-23a-409)
 Place of business/records maintenance (31A-23a-412)
 Controlled business (31A-23a-502)
 Shared commissions (31A-23a-504)
 Unfair marketing practices (Reg R590-154)
 Misrepresentation (31A-21-105; 31A-23a-402(1))
 False advertising (31A-23a-402(1))
 Rebating (31A-23a-402(2), 31A-1-301(145))
 Unfair discrimination (31A-23a-402(3))
 Boycott, coercion or intimidation (31A-23a-402(4))
 Illegal inducement (31A-23a-402.5, Reg R590-154-11)
 Examination of records (31A-2-203-205; 31A-23a-412)
 Privacy of Consumer Information (Reg R590-206)

Insurance fraud regulation (31A-31-103-106)
 Personal liability for unpaid claims (31A-15-105)

1.3 Federal regulation

Fair Credit Reporting Act (15 USC 1681-1681d)
 Fraud and false statements (18 USC 1033, 1034)
 Privacy (Gramm Leach Bliley)
 National Do Not Call List
 Affordable Care Act

2.0 General Insurance 5% (5 Items)

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

Financial status (independent rating services)
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2.3 Producers and general rules of agency

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

3.0 Accident and Health Insurance Basics 30% (30 Items)

3.1 Definitions of perils

Accidental injury (R590-126, 233)
 Sickness, medical necessity and emergency (31A-22-627)

3.2 Principal types of losses and benefits

Loss of income from disability (R590-126, 233)
 Medical expense
 Dental expense
 Long-term care expense

3.3 Classes of health insurance policies

Individual versus group
 Private versus government
 Self-funded vs fully insured
 Limited versus comprehensive
 Employer group versus association group

3.4 Limited policies (R590-126)

Limited perils and amounts
 Required notice to insured
 Types of limited policies
 Accident-only
 Specified (dread) disease
 Hospital indemnity (income)
 Credit disability
 Blanket insurance (teams, passengers, other)
 Prescription drugs
 Vision care

3.5 Common exclusions from coverage (R590-126)

3.6 Licensee responsibilities in individual health insurance

Marketing requirements
 Advertising (Reg R590-130-4-16)
 Utah Life and Health Insurance Guaranty Association (31A-28-119(1-4); R590-155)

Sales presentations

Outline of coverage (Reg R590-126-8, 233-8)

Compensation disclosure (31A-23a-501)

Field underwriting

Nature and purpose

Employee waiver form (31A-22-635; R590-247)

Disclosure of information about individuals (R590-126, 233)

Application procedures

Requirements at delivery of policy

Utah individual and small employer health insurance application (R590-247)

Common situations for errors/omissions

3.7 Individual underwriting by the insurer

Underwriting criteria

Sources of underwriting information

Application

Licensee report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests (including HIV consent) (Reg R590-132-3)

Unfair discrimination (31A-23a-402(3))

Genetic Information and Nondiscrimination Act of 2008 (GINA)

Classification of risks

Preferred

Standard

Substandard

3.8 Considerations in replacing accident and health insurance (Reg R590-126-9, 233)

Benefits, limitations and exclusions

Underwriting requirements

Licensee liability for errors and omissions

Required notification

3.9 Other required, uniform and general provisions (R590-126, 133)

Incontestability (31A-22-609)

Grace period (31A-22-607)

Reinstatement (31A-22-608)

Claim procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590-192-1-14)

Change of occupation (31A-22-613(1))

Misstatement of age (31A-22-613(2,3))

Coordination of benefits (31A-22-619)

Right to examine (free look) (31A-22-606)

Rights of spouse (31A-22-612)

Insuring clause

Consideration clause

Entire contract; changes

Physical examinations and autopsy

Legal actions

Change of beneficiary

Unpaid premium

Conformity with state statutes

Illegal occupation

Renewability clause (31A-30-107; Reg R590-126-5; Reg R590-233)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

4.0 Disability Income and Related Insurance 2% (2 Items)

4.1 Qualifying for disability benefits

Inability to perform duties

Own occupation

Any occupation

Loss of income (income replacement contracts)

Definition of total disability (R590-126-3)

Presumptive disability

Requirement to be under physician care

4.2 Individual disability income insurance

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

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit
 Medical reimbursement benefit (nondisabling injury)
 Refund provisions
 Return of premium
 Cash surrender value
 Exclusions

4.3 Unique aspects of individual disability underwriting

Occupational considerations
 Benefit limits
 Policy issuance alternatives

4.4 Group disability income insurance

Group versus individual plans
 Short-term disability (STD)
 Long-term disability (LTD)

4.5 Social Security disability

Qualification for disability benefits
 Definition of disability
 Waiting period
 Disability income benefits

5.0 Medical Plans 18% (18 Items)

5.1 Medical plan concepts

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

5.2 Types of providers and plans

Major medical insurance (indemnity plans)
 Characteristics
 Common limitations
 Exclusions from coverage

Provisions affecting cost to insured
 Health maintenance organizations (HMOs)
 General characteristics
 Preventive care services
 Primary care physician versus referral (specialty) physician
 Emergency care
 Hospital services
 Other basic services

Preferred provider organizations (PPOs)
 General characteristics
 Limited health plans (31A-8-101(6))
 Open panel or closed panel
 Types of parties to the provider contract
 Utah NetCare Plan (31A-22-724)

Point-of-Service (POS) plans
 Nature and Purpose
 Out-of-network provider access (open-ended HMO)
 PCP referral (gatekeeper PPO)

Indemnity plan features

5.3 Cost containment in health care delivery

Cost-saving services
 Preventive care
 Hospital outpatient benefits
 Alternatives to hospital services
 Maternity stay minimum limits (31A-22-610.2)

Utilization management
 Prospective review
 Concurrent review

5.4 Utah requirements (individual and group)

Eligibility requirements

Newborn child coverage (31A-22-610)
 Dependent child age limit (31A-22-610.5)
 Court ordered dependency coverage (31A-22-610.5)
 Eligibility of dependent children not based solely on residency (31A-22-718)
 Policy extension for handicapped children (31A-22-611)
 Adoptions (31A-22-610.1)
 Federal health care reform required dependent coverage
 Benefit offers
 Substance abuse coverage (31A-22-715)

5.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

Eligibility
 Guaranteed issue
 Pre-existing conditions
 Creditable coverage
 Renewability

5.6 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Definition
 Eligibility
 Contribution limits
 Portability

5.7 Uniform health benefit plan information card (31A-22-635)

5.8 Federal Health Care Reform (Patient Protection and Affordable Care Act)

6.0 Group Accident and Health Insurance 21% (21 Items)

6.1 Characteristics of group insurance (31a-22-501.1)

- Group contract
- Certificate of coverage
- Experience rating versus community rating

6.2 Types of eligible groups

- Employment-related groups (31a-22-501.1)
 - Individual employer groups (31a-22-501.1)
 - Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs)
- Associations (alumni, professional, other) (31a-22-701)
- Customer groups (depositors, creditor-debtor, other) (31a-22-506)
- Discretionary groups (31a-22-701)

6.3 Marketing considerations

- Advertising (R590-155)
- Unfair inducements (R590-154)
- Regulatory jurisdiction/place of delivery

6.4 Employer group health insurance

- Insurer underwriting criteria
 - Characteristics of group
 - Plan design factors
 - Persistency factors
 - Administrative capability
- Eligibility for insurance
 - Annual open enrollment
 - Employee eligibility
 - Dependent eligibility (31a-22-610, 31a-22-610.5, 31a-22-718, 31a-22-610.1, 31a-22-611)

Coordination of benefits provision (Reg R590-131)

Change of insurance companies or loss of coverage

Coinsurance and deductible carryover

No-loss no-gain

Events that terminate coverage

Extension of benefits

Continuation of coverage under COBRA and Utah Mini-COBRA (31A-22-722)

Conversion rights (31A-22-723)

Reinstatement of coverage for military personnel (31A-22-717)

6.5 Small employer medical plans

Definition of small employer (31A-1-301)

Basic coverage (31A-22-613.5)

Availability of coverage (31A-30-108)

Rating of small employer plans (31A-30; Reg R590-167)

Pre-existing conditions (31A-22-605.1)

Participation requirements (31A-30-112)

Surcharge for charging carriers (31A-30-106.7)

Open enrollment (Reg R590-176)

6.6 Regulation of employer group insurance plans

Employee Retirement Income Security Act (ERISA)

Applicability

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)

6.7 Types of funding and administration

Conventional fully-insured plans

Fully self-funded (self-administered) plans

Characteristics

Conditions suitable for self-funding

Benefits suitable for self-funding

7.0 Dental Insurance 2% (2 Items)

7.1 Categories of dental treatment

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

7.2 Indemnity plans

Choice of providers

Scheduled versus nonscheduled plans

Benefit categories

Diagnostic/preventive services

Basic services
 Major services
 Deductibles and coinsurance
 Combination plans
 Exclusions
 Limitations R590-126
 Predetermination of benefits

7.3 Employer group dental expense

Integrated deductibles versus stand-alone plans
 Minimizing adverse selection

8.0 Medicare 6% (6 Items)

8.1 Medicare standard policies

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

8.2 Medicare supplement

Purpose
 Open enrollment (Reg R590-146-11)
 Standardized Medicare supplement plans
 Core benefits (Reg R590-146-8(B))
 Additional benefits (Reg R590-146-8(C))

Utah regulations and required provisions

Standards for marketing (Reg R590-146-20)
 Advertising (Reg R590-146-19)
 Appropriateness of recommended purchase and excessive insurance (Reg R590-146-21)
 Right to return (free look) (31A-22-620(6))
 Replacement (Reg R590-146-18, 23)
 Pre-existing conditions (Reg R590-146-23)
 Required disclosure provisions (Reg R590-146-17)
 Outline of coverage (Reg R590-146-17(C))
 Guide to Health Insurance for People with Medicare (Reg R590-146-17(A)(6)(a))
 Permitted compensation (Reg R590-146-16)
 New plans effective June 1, 2010 (Reg R590-146)

Medicare Advantage

8.3 Other options for individuals with Medicare

Employer group health plans
 Disabled employees
 Employees with kidney failure (End Stage Renal Disease) (ESRD)
 Individuals age 65 and older

Medicaid

Eligibility
 Benefits

8.4 Medicare Improvements for Patients and Providers Act of 2008 (MIPPA)

9.0 Long-Term Care Insurance 7% (7 Items)

9.1 Long-term care (LTC) policies

Eligibility for benefits
 Federal reform - CLASS ACT
 Levels of care
 Skilled care
 Intermediate care
 Custodial care
 Home health care
 Adult day care
 Respite care
 Benefit periods
 Benefit amounts
 Optional benefits
 Guarantee of insurability
 Return of premium
 Qualified LTC plans
 Exclusions
 Underwriting considerations
 Utah regulations and required provisions
 Standards for marketing (Reg R590-148-18)
 Advertising (Reg R590-148-20)
 Shopper's guide (Reg R590-148-16)
 Outline of coverage (31A-22-1409; Reg R590-148-15)
 Appropriateness of recommended purchase (Reg R590-148-17)
 Right to return (free look) (31A-22-1408)
 Replacement (Reg R590-148-6)
 Renewal provisions (Reg R590-148-6)
 Continuation or conversion (Reg R590-148-10)

Required disclosure provisions (Reg R590-148-6)
 Inflation protection (Reg R590-148-13)
 Pre-existing conditions (31A-22-1406; Reg R590-148-6)
 Protection against unintentional lapse (Reg R590-148-11)
 Prohibited provisions (31A-22-1405, 1407)
 Rate disclosure form

10.0 Federal Tax Considerations for Accident and Health Insurance 2% (2 Items)

10.1 Personally-owned health insurance

Individual mandate/penalties for noncompliance
 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 and partners

10.4 Business disability insurance

Key person disability income
 Buy-sell policy

10.5 Health Savings Accounts (HSAs) and Health Reimbursement Accounts (HRAs)

Utah Adjuster's Crop Exam Series 17-26
60 questions (plus 5 unscored items)
1-hour time limit
Effective date: January 1, 2020

1.0 Insurance Regulation 15% (9 Items)

1.1 Licensing requirements

Purpose (31A-26-101)
 Definitions (31A-26-102)
 Qualifications (31A-26-203, 205)
 Purpose (31A-26-202)
 Process (31A-26-202)
 Classifications of licenses (31A-26-204)

Adjuster (31A-26-102, 201, 204 (1)(c))

Nonresident adjuster (31A-26-208)

Emergency adjuster (31A-26-212)

License/character requirements (31A-26-204 & 205)

Licensing exceptions (31A-26-201 (2))

1.2 Maintenance and duration

Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)

Change of name, address, telephone number (31A-26-306 (1)(b))

Assumed names (31A-26-209 (2))

Records (31A-26-306 (2-4))

Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)

Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)

Reporting of actions (31A-26-203)

1.3 Disciplinary actions

Probation (31A-26-214)
 License termination, suspension, nonrenewal, or revocation (31A-26-213)
 Monetary forfeiture (fines) (31A-2-308)

1.4 Claim settlement laws and regulations

2.0 Crop Insurance 25% (15 Items)

2.1 Eligibility

Insureds
 Insurable crops

2.2 Application

Binder
 Declarations section
 Required signatures
 Required information

2.3 Term of coverage

Effective date
 Inception of coverage
 Expiration
 Cancellation

2.4 Perils insured against

2.5 Exclusions

2.6 Limits of coverage

Insurable value
 Percentage plan
 Deductibles
 Reduction of insurance

2.7 Other provisions

Replanting clause
 Acreage variation
 Transit coverage
 Fire department service charge
 Pro rata liability clause
 Fire and lightning coverage
 Assignment
 Subrogation

2.8 Claim settlement practices

Notice of loss
 Insured's duties after loss
 Appraisal/arbitration

2.9 Mandatory endorsements

- NCIS — 444 Tomatoes, Truck and Vine Crops
- NCIS — 578 Tree Fruits

3.0 Federal Multi-peril Crop Insurance Programs 30% (18 Items)

3.1 Basic catastrophic crop insurance (CAT)

- Eligibility
 - Insureds
 - Insurable crops
- Actuarial document books
- Yield guarantee
 - Actual production history (APH)
 - Assigned yield
 - Transitional yield
- Coverage level
- Market price percentage
- Covered causes of loss
- Application
- Basic unit
- Administrative fee
- Production records
- Acreage reporting
- Late planting agreement option
- Disqualification of producer
- Life of policy
 - Continuous
 - Cancellation
 - Termination

3.2 Multiple peril policy options

- Levels of coverage
- Price election
- Optional units
- High-risk land exclusion
- Hail/fire exclusion
- Replant payments
- Late planting coverage
- Prevented planting coverage
- Transfer of coverage
- Assignment of indemnity

Subrogation

3.3 Other provisions

- Individual crop
- Small grain
- Coarse grain
- Priorities of conflicts between provisions
- Duties after loss
 - Insured
 - Insurer

3.4 Additional programs

- Group Risk Plan (GRP)
 - County expected yield
 - County average yield
- Eligible crops

4.0 Plant Physiology 10% (6 Items)

4.1 Basic plant functions

4.2 Structure of the stem and leaf

4.3 Stages of growth

4.4 Main classification of plants

- Grassy plants
- Broadleaf plants

5.0 Loss Adjusting Procedures 20% (12 Items)

5.1 Settling the claim

- Other insurance
- Subrogation
- Field inspections and counts
- Closing the claim
- Deferments
- Unsettled claims (snags)

Utah Adjuster's Workers Compensation Exam
Series 17-27

60 questions (plus 5 unscored items)

1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 8% (5 Items)

1.1 Licensing requirements

- Definitions (31A-26-102)
 - Qualifications (31A-26-203, 205)
 - Purpose (31A-26-202)
 - Process (31A-26-202)
 - Classifications of licenses (31A-26-204)
 - Adjusters (31A-26-102, 201, 204 (1)(c))
 - Non-resident adjuster (31A-26-208)
 - License/character requirements (31A-26-204 & 205)
 - Licensing exceptions (31A-26-201 (2))
 - Change in name or address or phone number (31A-26-306 (1)(b))
 - Emergency adjuster license (31A-26-212)
- 1.2 Maintenance and duration**
- Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7through 9)
 - Change in name, address, telephone number (31A-26-306 (1)(b))
 - Records (31A-26-306 (2-4))
 - Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
 - Assumed name (31A-26-209(2))
 - Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)

Reporting of actions (31A-26-203)

1.3 Disciplinary actions

Probation (31A-26-214)

Termination, suspension, revocation, refusal to issue or renew (31A-26-213)

Monetary forfeiture (fines) (31A-2-308)

1.4 Claim settlement laws and regulations

Unfair claim settlement practices (31A-26-303; Reg R590-190-192)

Producer regulation

Place of business/records maintenance (31A-26-102)

2.0 Workers Compensation Insurance 44% (26 Items)

2.1 Workers compensation laws

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Utah's Workers

Compensation Law (UT Labor Code Chp. 2, 3, 8a; 31A-33-101-105, 111-118; 31A-19a-401-408; 31A-22-1001-1010,1012,1013; 78B-4-603; R602-6-3; Bulletin 92-7 (Amended))

Exclusive remedy

Employment covered (required, voluntary)

Covered injuries

Occupational disease

Benefits provided

Subrogation

Bars to recovery

Average weekly wage

Notice of injury and claim

Medical examination

Managed care

Compensation agreements and disputed claims

Second injury fund

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

Other states

Anniversary date

Sole proprietor, partners, officers and others coverage

3.0 Workers Compensation Claim Principles 38% (23 Items)

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% (6
Items)**

**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)

Utah Consultant's Property Exam
Series 17-28
**100 questions (plus 5 unscored
items)**
2-hour time limit
Effective date: January 1, 2020

**1.0 Insurance Regulation 13%
(13 Items)**

1.1 Licensing

Purpose (31A-23a-101)
Process (31A-23a-103-
105, 107, 302)
Qualifications (31A-23a-
107, 108)
Types of licensees (31A-1-
301, 31A-23a-106, 203,
401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-
23a-109)
Maintenance and duration

Renewal (31A-23a-
105; 31A-23a-111)
Continuing education
requirements (31A-
23a-202; Reg R590-
142-1 through 10)
Reinstatement (31A-
23a-111(2), 113)
Assumed name (31A-
23a-110(2))
Change of address or
telephone number
(31A-23a-412(1)(c))
Reporting of actions
(31A-23a-
105(2)(b))

Disciplinary actions

License termination,
suspension, or
revocation (31A-2-
308(10)(a); 31A-
23a-111)
Probation (31A-23a-
112)
Monetary forfeiture
(fines) (31A-2-308)

1.2 State regulation

Commissioner's general
duties and powers (31A-
2-201)
Company regulation
Solvency (31A-4-105,
105.5)
Rates (31A-19a-201-
203)
Policy forms (31A-21-
201-203)
Producer appointment
(31A-23a-115; Reg
R590-244-1-14)
Termination of
appointment (Reg
R590-244-1-14)
Unfair claim
settlement practices
(31A-26-303; Reg
R590-190-192)
Producer regulation
Fiduciary and trust
account
responsibilities
(31A-23a-409)
Place of
business/records
maintenance (31A-
23a-412)

- Controlled business (31A-23a-502)
- Shared commissions (31A-23a-504)
- Unfair marketing practices (Reg R590-154)
 - Misrepresentation (31A-21-105; 31A-23a-402(1))
 - False advertising (31A-23a-402(1))
 - Rebating (31A-23a-402(2), 31A-1-301(145))
 - Unfair discrimination (31A-23a-402(3))
 - Boycott, coercion or intimidation (31A-23a-402(4))
 - Illegal inducement (31A-23a-402.5, Reg R590-154-11)
- Examination of records (31A-2-203-205; 31A-23a-412)
- Privacy of Consumer Information (Reg R590-206)
- Insurance fraud regulation (31A-31-103-106)
- Personal liability for unpaid claims (31A-15-105)

2.0 General Insurance 13% (13 Items)

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
 - Reciprocals
 - 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 producer
 - Express
 - Implied
 - Apparent
- Responsibilities to the applicant/insured

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 16% (16 Items)

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 and additional
 - Policy period
 - Policy territory
 - Cancellation and nonrenewal
 - Deductibles
 - Other insurance
 - Nonconcurrency
 - Primary and excess
 - Limits of liability
 - 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 Utah laws, regulations and required provisions**
 - Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
 - Cancellation, issuance and renewal (31A-21-303)
 - Binders (31A-21-102)
 - Other insurance (31A-21-307)
 - Suit against insurer (31A-21-313)
 - Concealment or fraud (RL 76-6-521)
 - Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Dwelling Policy 8% (8 Items)

- 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 — Utah (DP 01 43)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 Homeowners Policy 17% (17 Items)

- 5.1 Coverage forms**
 - HO-2 through HO-6
 - HO-8
- 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 — Utah (HO 01 43)
 - Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)
 - Permitted incidental occupancies — residence premises (HO 04 42)
 - Earthquake (HO 04 54)
 - Scheduled personal property (HO 04 61)
 - Personal property replacement cost (HO 04 90)
 - Home day care (HO 04 97)

6.0 Commercial Package Policy (CPP) 14% (14 Items)

- 6.1 Components of a commercial policy**
 - Common policy declarations
 - Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial property

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 (CP 04 05)
- Spoilage (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
- Installation floater
- Signs
- Valuable papers and records

Transportation coverages

- Motor truck cargo forms
- Transit coverage forms

6.4 Equipment breakdown

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

- Actual cash value (EB 99 59)

6.5 Farm coverage

Farm property coverage form

- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled personal property
- Coverage F — Unscheduled farm personal property
- Coverage G — Other farm structures

Mobile agricultural machinery and equipment coverage form

Livestock coverage form

Definitions

Causes of loss (basic, broad and special)

Conditions

Exclusions

Limits

Additional coverages

7.0 Businessowners Policy 15% (15 Items)

7.1 Characteristics and purpose

7.2 Businessowners Section I — Property

- Coverages
- Exclusions

Limits

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 4% (4 Items)

8.1 Aviation insurance

- Aircraft Liability

8.2 Ocean marine insurance

- Major coverages
- Protection and indemnity

8.3 Other policies

- Boatowners

Utah Consultant's Casualty Exam Series 17-29

100 questions (plus 5 unscored items)

2-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 11% (11 Items)

1.1 Licensing

- Purpose (31A-23a-101)
- Process (31A-23a-103-105, 107, 302)
- Qualifications (31A-23a-107, 108)
- Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
- Producers

<p>Consultants</p> <p>Adjusters</p> <p>Nonresidents (31A-23a-109)</p> <p>Maintenance and duration</p> <p>Renewal (31A-23a-105; 31A-23a-111)</p> <p>Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)</p> <p>Reinstatement (31A-23a-111(2), 113)</p> <p>Assumed name (31A-23a-110(2))</p> <p>Change of address or telephone number (31A-23a-412(1)(c))</p> <p>Reporting of actions (31A-23a-105(2)(b))</p> <p>Disciplinary actions</p> <p>License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)</p> <p>Probation (31A-23a-112)</p> <p>Monetary forfeiture (fines) (31A-2-308)</p> <p>1.2 State regulation</p> <p>Commissioner's general duties and powers (31A-2-201)</p> <p>Company regulation</p> <p>Solvency (31A-4-105, 105.5)</p> <p>Rates (31A-19a-201-203)</p> <p>Policy forms (31A-21-201-203)</p> <p>Producer appointment (31A-23a-115; Reg R590-244-1-14)</p> <p>Termination of appointment (Reg R590-244-1-14)</p> <p>Unfair claim settlement practices (31A-26-303; Reg R590-190-192)</p> <p>Producer regulation</p> <p>Fiduciary and trust account</p>	<p>responsibilities (31A-23a-409)</p> <p>Place of business/records maintenance (31A-23a-412)</p> <p>Controlled business (31A-23a-502)</p> <p>Shared commissions (31A-23a-504)</p> <p>Unfair marketing practices (Reg R590-154)</p> <p>Misrepresentation (31A-21-105; 31A-23a-402(1))</p> <p>False advertising (31A-23a-402(1))</p> <p>Rebating (31A-23a-402(2), 31A-1-301(145))</p> <p>Unfair discrimination (31A-23a-402(3))</p> <p>Boycott, coercion or intimidation (31A-23a-402(4))</p> <p>Illegal inducement (31A-23a-402.5, Reg R590-154-11)</p> <p>Examination of records (31A-2-203-205; 31A-23a-412)</p> <p>Privacy of Consumer Information (Reg R590-206)</p> <p>Insurance fraud regulation (31A-31-103-106)</p> <p>Personal liability for unpaid claims (31A-15-105)</p> <p>1.3 Federal regulation</p> <p>Fair Credit Reporting Act (15 USC 1681-1681d)</p> <p>Fraud and false statements (18 USC 1033, 1034)</p> <p>Privacy (Gramm Leach Bliley)</p> <p>Motor Carrier Act (MCS-90 and others)</p> <p>2.0 General Insurance 11% (11 Items)</p> <p>2.1 Concepts</p> <p>Risk management key terms</p> <p>Risk</p> <p>Exposure</p>	<p>Hazard</p> <p>Peril</p> <p>Loss</p> <p>Methods of handling risk</p> <p>Avoidance</p> <p>Retention</p> <p>Sharing</p> <p>Reduction</p> <p>Transfer</p> <p>Elements of insurable risks</p> <p>Adverse selection</p> <p>Law of large numbers</p> <p>Reinsurance</p> <p>2.2 Insurers</p> <p>Types of insurers</p> <p>Stock companies</p> <p>Mutual companies</p> <p>Fraternal benefit societies</p> <p>Reciprocal</p> <p>Lloyd's associations</p> <p>Risk retention groups</p> <p>Private versus government insurers</p> <p>Admitted versus nonadmitted insurers</p> <p>Domestic, foreign and alien insurers</p> <p>Financial status (independent rating services)</p> <p>Marketing (distribution) systems</p> <p>2.3 Producers and general rules of agency</p> <p>Insurer as principal</p> <p>Producer/insurer relationship</p> <p>Authority and powers of producer</p> <p>Express</p> <p>Implied</p> <p>Apparent</p> <p>Responsibilities to the applicant/insured</p> <p>2.4 Contracts</p> <p>Elements of a legal contract</p>
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Offer and acceptance
 Consideration
 Competent parties
 Legal purpose
 Distinct characteristics of an insurance contract
 Contract of adhesion
 Aleatory contract
 Personal contract
 Unilateral contract
 Conditional contract
 Legal interpretations affecting contracts
 Ambiguities in a contract of adhesion
 Reasonable expectations
 Indemnity
 Utmost good faith
 Representations/misrepresentations
 Warranties
 Concealment
 Fraud
 Waiver and estoppel

3.0 Property and Casualty Insurance Basics 13% (13 Items)

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 and additional
 Policy period
 Policy territory
 Cancellation and nonrenewal
 Deductibles
 Other insurance
 Nonconcurrency
 Primary and excess
 Limits of liability
 Per occurrence (accident)
 Per person
 Aggregate—general versus products—completed operations
 Split
 Combined single
 Policy limits
 Named insured provisions
 Duties after loss
 Assignment
 Insurer provisions
 Liberalization
 Subrogation

3.4 Utah laws, regulations and required provisions

Utah Property and Casualty Insurance Guaranty Association (31A-28-202-210, 212-215, 217-218, 220, 222)
 Cancellation, issuance and renewal (31A-21-303)
 Binders (31A-21-102)
 Other insurance (31A-21-307)
 Suit against insurer (31A-21-313)
 Concealment or fraud (RL 76-6-521)
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

4.0 Homeowners Policy 14% (14 Items)

4.1 Coverage forms

HO-2 through HO-6
 HO-8

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 — Utah (HO 01 43)
 Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27, HO 04 28)
 Permitted incidental occupancies — residence premises (HO 04 42)
 Home day care (HO 04 97)
 Business pursuits (HO 24 71)
 Personal injury (HO 24 82)

5.0 Auto Insurance 14% (14 Items)

5.1 Laws

- Utah Financial Responsibility of Motor Vehicle Owners and Operators Act (RL 41-12a-101-104)
 - Required motor vehicle limits of liability (31A-22-301-304)
 - Personal injury protection (31A-22-306-309)
 - Medical
 - Loss of income
 - Special damages allowance
 - Funeral
 - Death
 - Uninsured/underinsured motorist (31A-22-305-305.3)
 - Definitions
 - Bodily injury
 - Property damage (31A-22-305.5)
 - UM/UIM rejection
 - Required limits
 - Utah Assigned Risk Insurance Plan (31A-22-310)
 - Aftermarket Crash Parts Act (31A-22-316-319)
- 5.2 Personal 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 — Utah (PP 01 93)
 - 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 (PP 03 34)

5.3 Commercial auto

- 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
 - 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% (10 Items)

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

- Commercial general liability coverage forms
 - Bodily injury and property damage liability
 - Personal and advertising injury liability
 - Medical payments
 - Supplementary payments
 - Who is an insured
 - Limits of insurance
 - Conditions
 - Definitions
 - Exclusions
- Occurrence versus claims-made
- Claims-made features
 - Trigger
 - Retroactive date
 - Extended reporting periods — basic versus supplemental
 - Claim information
- Premises and operations

Products and completed operations
 Insured contract
 Pollution liability coverage form (CG 00 39)

6.3 Commercial crime

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 coverages
 Extortion — commercial entities (CR 04 03)
 Guests' property (CR 04 11)

6.4 Farm coverage

Farm liability coverage form
 Coverage H — Bodily injury and property damage liability
 Coverage I — Personal and advertising injury liability
 Coverage J — Medical payments

Definitions

Conditions
 Exclusions
 Limits
 Additional coverages

7.0 Businessowners Policy 10% (10 Items)

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

8.0 Workers Compensation Insurance 9% (9 Items)

8.1 Workers compensation laws

Type of law
 Monopolistic versus competitive
 Compulsory versus elective

Utah Workers' Compensation Law
 Exclusive remedy (RL 34A-2-105)
 Employment covered (required, voluntary) (RL 34A-2-103, 104)
 Covered injuries (RL 34A-2-401, 402)
 Occupational disease (RL 34A-3-101-112)
 Benefits provided (RL 34A-2-401, 408-418)
 Employers' Reinsurance Fund (RL 34A-2-702, 703)
 Uninsured Employers' Fund (RL 34A-2-704)

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
 Anniversary rating date
 Other states
 Sole proprietors, partners, officers and others coverage

8.3 Premium computations
 Job classification
 Rates
 Payroll
 Adjustment upon audit
 Experience modification factor
 Premium discounts

8.4 Other sources of coverage
 Workers' Compensation Fund (31A-22-1001; 31A-33-101-118)
 Self-insured employers (RR R612-400-3)

8.5 Rating organization
 (31A-301-309)

9.0 Other Coverages and Options 8% (8 Items)

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

9.2 Specialty liability insurance
 Errors and omissions
 Professional liability

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

9.3 Surplus lines (31A-15-103)

Definitions and markets

Licensing requirements

9.4 Surety bonds

Principal, obligee and surety

Contract bonds

License and permit bonds

Judicial bonds

9.5 Aviation insurance

Aircraft liability

9.6 Ocean marine insurance

Major coverages

Protection and indemnity

9.7 Other policies

Boatowners (31A-22-1501-1504)

Exam Registration Form for Utah Insurance Examinations

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

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence is required)			Date of Birth
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) ()

You must notify the Department, in writing, within 30 days when you have established a business address and phone number. All future changes in business and residence addresses and/or phone numbers must likewise be reported.

Series	Exam Title	Exam Fee	Total
17-01	Producer's Life Exam	\$32	\$
17-02	Producer's Accident and Health Exam	\$32	\$
17-03	Producer's Combined Life, Accident and Health Exam	\$44	\$
17-04	Producer's Combined Property and Casualty Exam	\$44	\$
17-09	Consultant's Combined Life, Accident and Health Exam	\$44	\$
17-10	Consultant's Combined Property and Casualty Exam	\$44	\$
17-11	Adjuster's Property and Casualty Exam	\$32	\$
17-12	Adjuster's Accident and Health Exam	\$32	\$
17-13	Producer's Title Marketing Representative Exam	\$32	\$
17-14	Producer's Title Examination Exam	\$32	\$
17-16	Producer's Title Escrow Exam	\$32	\$
17-19	Utah Laws and Regulations Exam	\$32	\$
17-20	Producer's Personal Lines Exam	\$32	\$
17-21	Producer's Surplus Lines Exam	\$32	\$
17-22	Producer's Property Exam	\$32	\$
17-23	Producer's Casualty Exam	\$32	\$
17-24	Consultant's Life Exam	\$32	\$
17-25	Consultant's Accident and Health Exam	\$32	\$
17-26	Adjuster's Crop Exam	\$32	\$
17-27	Adjuster's Workers Compensation Exam	\$32	\$
17-28	Consultant's Property Exam	\$32	\$
17-29	Consultant's Casualty Exam	\$32	\$
	Fingerprint Processing Fee	\$6	\$
<p>By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question <i>before</i> you register. Exam fees are valid for 90 days from receipt at Prometric.</p>		Total Fee	\$

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. **Personal checks and cash are not accepted. Registration fees are not refundable.** Testing fees are determined by the State of Utah and are subject to contractual change without notice. To pay by credit card, please complete the information below. To register, visit our Web site at www.prometric.com/utah, call 800.697.8947 or fax this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

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7941 Corporate Drive
Nottingham, MD 21236**

Credit Card Payment Form

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

Card Type (Check One)

MasterCard Visa American Express

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