

Your Exam Content Outline

The following outline describes the content of one of the Connecticut insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

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

**60 questions - 1-hour time limit
Effective October 1, 2019**

1.0 Insurance Regulation 6%

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

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

1.2 State and federal regulation

- Workers Compensation Commissioner's general
 - duties and powers (RL 31-278)
- Insurance Commissioner's general
 - duties and powers (38a-8, 10)
- Insurers
 - Stock, mutual and reciprocals (38a-1)
 - Unfair and prohibited practices
 - Misrepresentation (38a-816(1), (8))
 - Defamation of insurer (38a-816(3))
 - Complaint handling (38a-816(7))

- Unfair claims settlement practices (38a-816)
- Binders (38a-322)
- Cancellations (38a-307)
- Renewal/nonrenewal (38a-323)
- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

2.0 Workers Compensation Insurance 45%

2.1 Workers compensation laws

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

Compensation Act (33 USC
904) The Jones Act (46 USC
688)

2.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five —

Premium Part Six —

Conditions Selected

endorsements

Voluntary compensation

Foreign coverage endorsement

3.0 Workers Compensation Claim Principles 39%

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

3.2 Contract basics

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion
Aleatory contract

Personal contract

Unilateral contract

Conditional

contract Utmost

good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

3.3 Negligence

Elements of a negligent act

Defenses against negligence

Absolute liability

Strict liability

Vicarious

liability

3.4 Controlling medical costs

Managed care

Utilization review

Inpatient services

Outpatient

services

Hospital bill auditing

Designated provider

3.5 Investigation and evaluation

Compensability

Employee/non-employee

Arising out of employment

Arising in the course of employment

Documentation

First report of injury

Claimant statement

Insured's records

Witness statements

Current activity

reports

Medical determination

Medical

authorization

Diagnosis

Prognosis

Independent Medical Examinations (IMEs)

3.6 Claim reserves

Components

Indemnity

Medical

Expense

Factors affecting reserves

Reserving techniques

Individual case

method Formula

method

Round-table technique

3.7 Claims management

Analysis

On-site inspections

Selecting an evaluating physician

Physician evaluation

Disposition

Litigation management

Settlement negotiation

4.0 Understanding the Language of Medical Reports 10%

4.1 Medical terminology and abbreviations

Location terms

Movement terms

Prefixes, suffixes and root words

Abbreviations used in medical

reports Medical specialties

4.2 Basic human

anatomy Skeletal

structure Nervous

system Respiratory

system

Cardiovascular

system Abdominal

organs

4.3 Common occupational injuries and disease

Strains and sprains

Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion
injuries Lung diseases

4.4 Medical tests

Laboratory
Radiography (Xray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or
CAT) Electromyography (EMG)
Nerve conduction
studies Myelography
Arthroscopy
Electrocardiogram (EKG or
ECG) Electroencephalography
(EEG)