

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 Surety Bail Bond Agent's Examination Series 18-13

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

1.0 Insurance Regulation 12%

- 1.1 Licensing (38a-660, 769; Reg 38a-660-1-7)** Commissioner's general duties and powers (38a-8) Process
Persons to be licensed
Types of bail bond agents
 - Professional bond agent
 - Surety bail bond agent (38a-660(a)(9)) Requirements (38a-660(e-h))
 - Appointment (38a-660(f)(1-3) Maintenance and duration
 - Renewal (38a-660(l)(38a-769(g));
 - Change in name or address (38a-660(m)(1-2))
 - Disciplinary actions
 - Disqualification (38a-660(a)(3)(38a-660(h)(3))
 - Suspensions, revocations, fines (38a-2)(38a-660(l)(38a-774)
- 1.2 Agent regulation**
 - Record maintenance and examination (38a-660d)(38a-660e)(38a-660g(g)(3)(38a-660(k))
 - Unfair and prohibited practices
 - Misrepresentation (38a-816(1),(8))
 - False advertising (38a-816(1),(2))
 - Defamation of insurer (38a-816(3))
 - Boycott, coercion and intimidation (38a-816(4))
 - Unfair discrimination (38a-816(12,13,14))
 - Rebating (38a-660j(3-5)(38a-825))

2.0 The Legal Framework 19%

2.1 Authority

- Express
- Implied
- Apparent

2.2 Contracts

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

2.3 Terminology

- Acquit
- Adjudicate
- Bail piece
- Capital offense
- Conviction
- Custody
- Defendant
- Disposition
- Extradition
- Exoneration
- Felony
- Fugitive
- Hearing
- Incarceration
- Indictment
- Misdemeanor
- Mittimus
- Recognizance
- Suspend
- Warrant
- Writ

3.0 Bail Bond Principles and Practices 69%

3.1 Parties to a surety bond

- Principal
 - Indemnitor for principal
 - Indemnity agreement
- Obligee
- Surety

3.2 Duties of bail bond agent

- Premium receipt
- Power of attorney
- Collateral and trust obligations

3.3 Types of bonds

Criminal defendant bonds

Surety bail bond

Nonsurety/cash (CR 38-7; 54-63f, 66) Ten percent surety (CR 38-8)

Real estate property (CR 38-9; 54-66)

3.4 Procedure

Application for bond (surety/defendant contract)

Collateral security

Surety contract

Posting the bond

Informational

notice

3.5 Court procedures

Court appearances

Arraignment (CR 37-1-6; 54-

53) Trial

Appeal

Conditions of release (CR 38-1-5; 54-63b, 63c) Prior to trial

After conviction — stay of execution (CR 43-2;

54-63f)

Pending

appeal

Failure to appear

Revocation of the right to bail

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

3.7 Surrender of principal (defendant)

Exoneration of bond

Return of premium

Return of collateral

3.8 Bond forfeiture (CR 38-19-23; 54-65a)

Notice to defendant and sureties

Judgment

Dispersal of funds (54-

72) Arrest after

forfeiture

One year rule (54-65a(b))