

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 All Lines Insurance Series 18-09

**100 questions - 2-hour time limit
Effective October 1, 2019**

Connecticut Insurance Guaranty Association Act (38a-836-853)
Legal action against insurer (38a-321, 307) Appraisal (38a-307)

1.0 Insurance Regulation 6%

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

Qualifications (38a-769, 792) Process (38a-769, 792)

Impersonation (38a-773) Maintenance and duration

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

Change in name or address (38a-771(a)) Reporting of actions (38a-771(b))

Disciplinary actions

Cease and desist order (38a-817) Hearings (38a-16, 817, 818)

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

1.2 State and federal regulation

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

Unfair and prohibited practices

Misrepresentation (38a-816(1), (8)) Defamation of insurer (38a-816(3)) Complaint handling (38a-816(7))

Unfair claims settlement practices

(38a-816) Binders (38a-322)

Cancellations (38a-307)

Renewal/nonrenewal (38a-323)

Statute of limitations (RL 52-577, 577a, 584) Connecticut Insurance Information and Privacy

Protection Act (38a-975-999a)

2.0 Insurance Basics 15%

2.1 Insurers

Admitted
Nonadmitted
Stock Mutual
Reciprocals

2.2 Contract basics

Elements of a legal contract

Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract

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

Waiver and estoppel

2.3 Insurance principles and concepts

Insurable interest
Hazards
Physical

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

2.4 Policy structure

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

2.5 Common policy provisions

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

3.0 Adjusting Losses 24%

3.1 Role of the adjuster

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

3.2 Claim reporting

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

3.3 Liability losses

- Investigation procedures
 - Verify coverage
 - Determine liability

- Gathering evidence
 - Physical evidence
 - Witness statements
- Determining value of intangible damages

3.4 Coverage problems

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

3.5 Claims adjustment procedures

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

4.0 Homeowners ('11) Policy 13%

4.1 Coverage forms

- HO-2 through HO-6

4.2 Definitions

4.3 Section II — Liability coverages

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

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements

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

5.0 Auto Insurance 15%

5.1 Laws

Connecticut Motor Vehicle Financial
Responsibility
Law
Required limits of liability (RL 17-114)
Required proof of insurance (RL 14-
112(b))

Connecticut Automobile Insurance Assigned
Risk

Plan (38a-329)
Uninsured/underinsured motorist (38a-
336) Definitions
Bodily injury
UM/UIM reduction
Required limits (Reg 38a-334-
6(d)) Conversion coverage (38a-
336a)

Aftermarket parts regulation (38a-
355) Constructive total loss (38a-
353) Arbitration (Reg 38a-10-1-4)
Disclosure of automobile liability insurance
policy limits (38a-335a)

5.2 Personal ('05) auto policy

Definitions
Liability coverage
Bodily injury and property
damage Supplementary
payments Exclusions
Medical payments coverage
Uninsured motorists coverage
Coverage for damage to your
auto
Collision
Other than collision
Deductibles
Transportation
expenses Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions —
Connecticut (PP 01 54)
Towing and labor costs (PP 03 03)
Extended non-owned coverage —
vehicles
furnished or available for regular use
(PP 0306)
Miscellaneous type vehicle (PP 03 23)
Joint ownership coverage — Connecticut
(PP13 45)

5.3 Commercial auto ('10)

Commercial auto coverage forms
Business auto
Garage
Business auto physical damage
Coverage form
sections Covered
autos Liability
coverage

Garagekeepers
coverage Physical
damage coverage
Exclusions
Conditions
Definitions

6.0 Commercial Package Policy (CPP) 10%

6.1 Components of a commercial policy

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

6.2 Commercial general liability ('13)

Commercial general liability coverage
forms

Bodily injury and property
damage liability Personal and
advertising injury liability Medical
payments

Exclusions

Supplementary

payments Who is

an insured

Limits of

insurance

Conditions

Definitions

Occurrence versus claims-made

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

Trigger

Retroactive date

Extended reporting periods

Claim information

Premises and operations

Products and completed operations

Insured contract

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

6.3 Commercial crime ('06)

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms
(discovery/loss

sustained) Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of
money and securities

Inside the premises — robbery or
safe burglary of other property

- Outside the premises
- Computer fraud
- Funds transfer fraud
- Money orders and counterfeit money
- Other crime coverages
 - Extortion — commercial entities (CR 04 03)
 - Lessees of safe deposit boxes (CR 04 09)
 - Securities deposited with others (CR 04 10)
 - Guests' property (CR 04 11)
 - Safe depository (CR 04 12)

7.0 Businessowners ('13) Policy 5%

7.1 Characteristics and purpose

7.2 Businessowners Section II — Liability

Coverages

Exclusions

Who is an insured
Limits of insurance

General conditions
Definitions

7.3 Businessowners Section III — Common Policy

Conditions

7.4 Selected endorsements

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

8.0 Workers Compensation Insurance 10%

8.1 Workers compensation laws

Types of laws

- Monopolistic versus competitive
- Compulsory versus elective

Connecticut Workers Compensation Law (Title 31

Chapter 568)

- Exclusive remedy (RL 31-284(a), 293a)
- Employment covered (required, voluntary) (RL 31-275(9), (10))

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

- Occupational disease (RL 31-275(15))
- Benefits provided (RL 31-275(12), 283a, 295,

- 306, 306b, 307, 308, 308a)
- Subrogation (RL 31-293)

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

- Average weekly wage (RL 31-309, 310)

- Notice of injury and claim (RL 31-294b, 294c)
- Medical examination (RL 31-294d, 294e, 294f, 312)

- Managed care (RL 31-279)

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

- Second injury fund (RL 31-349, 352-355b)
- Federal workers compensation laws

- Federal Employers Liability Act (FELA) (45

- USC 51-60)

- U.S. Longshore and Harbor Workers Compensation Act (33

- USC 904)
- The Jones Act

- (46 USC 688)

8.2 Workers compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five

Premium

Part Six —

Conditions

Selected

endorsements

- Voluntary compensation

- Foreign coverage endorsement

9.0 Other Coverages 2%

9.1 Umbrella/excess liability policies

- Personal (DL 98 01)

- Commercial (CU 00 01)

9.2 Specialty liability insurance

- Professional liability

- Errors and omissions

- Directors and officers liability

- Fiduciary liability

- Liquor liability

- Employment practices liability