



# CONNECTICUT

Department of Insurance

## Licensing Information Bulletin

Effective as of August 15, 2020

**Register online at [www.prometric.com/connecticut/insurance](http://www.prometric.com/connecticut/insurance)**

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**Providing License Examinations for the State of Connecticut**

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# Contents

<b>Introduction</b>	<b>1</b>
A Message from the Department.....	1
Overview of Licensing Process .....	1
<b>Connecticut Licensing Requirements</b>	<b>3</b>
Types of Licenses and Requirements.....	3
Criminal Convictions .....	6
Surety Bail Bond Agent Applicants/Licensees	6
Pre-Licensing Education Requirements (Producers & Surety Bail Bond Agents) .....	6
Pre-license Exemptions.....	8
Examination Exemptions .....	8
<b>Scheduling Your Exam</b>	<b>9</b>
Registering and Scheduling Information .....	9
Online.....	9
By Fax or Mail .....	9
By Phone .....	9
Reschedule and Cancellation.....	10
If absent or late for your appointment.....	10
Test Centers .....	10
Holidays.....	10
Emergency Closings .....	10
Testing Accommodations .....	11
<b>Preparing for Your Exam</b>	<b>12</b>
Study Materials.....	12
Content Outlines Overview.....	12
Practice Exams .....	13
<b>Taking Your Exam</b>	<b>14</b>
Testing Process.....	14
Test Center Regulations.....	15
Exam Results .....	17
Appeals Process.....	18
<b>Applying for Your License</b>	<b>19</b>
Insurance Producer License Information .....	19
Insurance Producer .....	22
Travel .....	22
Information.....	22

Information for All Other Licenses.....	23
Property & Casualty Claims Adjuster.....	23
Certified Insurance Consultant.....	23
Fraternal Agent.....	24
Life Settlement Broker .....	24
Life Settlement Registration .....	25
Managing General Agents (MGA).....	25
Motor Vehicle Physical Damage (MVPD) Appraiser .....	25
Public Adjuster .....	27
Reinsurance Intermediary (Broker or Manager) .....	27
Surety Bail Bond Agent .....	29
Individual Applicants.....	30
Background Check (Individual applicants only) .....	31
Business Entity Applicants.....	31
Rental Car Company Permit .....	31
Other License Categories .....	32
Reciprocity for licenses other than Insurance Producer .....	32
Amendments for licenses other than Insurance Producer .....	33
Renewals for licenses other than Insurance Producer .....	33
Continuing Education Requirements.....	33
Dropping Lines of Authority.....	33
<b>Flood Requirements</b> .....	<b>34</b>
Reporting Credits .....	34
Change of Name, Address or Employer .....	35
Reporting Changes in Licensee Information ...	35
Notification of Administrative Action/Criminal Prosecution.....	35
<b>Exam Content Outlines</b>	<b>36</b>
<b>Exam Registration Form</b>	<b>37</b>
<b>Payment Form</b>	<b>39</b>

# Introduction

## *A Message from the Department*

This handbook provides you with information about the processes of becoming licensed by the Connecticut Insurance Department (referred to as “the Department” in this handbook).

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

For questions regarding license types not listed above, visit the **Department’s website** and select **Licensing**.

We wish you well in your pursuit of an insurance license. Remember that a license is a privilege, not a right or a gift. Insurance professionals must remain abreast of, and comply with, evolving insurance laws and regulations.

## *Overview of Licensing Process*



This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner.

### **Licensing Process**

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

- 1.** Read this handbook to learn about examination and licensing requirements.
- 2.** Complete the required pre-licensing education (if applicable) from a Connecticut approved education provider and obtain a certificate of pre-licensing course completion. You can find approved education providers in the Pre-licensing education section of this Handbook.
- 3.** Register and schedule your exam. The easiest way to register and schedule is **online**. Phone, fax and mail options are also available.
- 4.** Review the examination content outlines which can be found at the end of this document. The content outlines in this guide are the basis for the exams.
- 5.** Bring two forms of identification and the pre-license certificate if required for line of authority to the test center.
- 6.** If you pass the exam(s), allow **2-3 business days** for your score to be uploaded to NIPR. Apply for the license at [www.nipr.com](http://www.nipr.com). Select “Apply for a New License.” If you do not pass the exam(s), you must repeat the licensing process (steps 3-5 above).



***To get answers not provided in this handbook***

**Visit our website at**

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

**Frequently Asked Questions are available [here](#).**

**Direct questions about licensure to:**

**Connecticut Insurance Department**

P.O. Box 816

Hartford, CT 06142-0816

Website: <http://www.ct.gov/cid>

Email: [cid.licensing@ct.gov](mailto:cid.licensing@ct.gov)

**Direct all questions and requests for information about exams to:**

**Prometric LLC**

Website: [www.prometric.com/connecticut/insurance](http://www.prometric.com/connecticut/insurance)

E-mail: [pro.ceservices@prometric.com](mailto:pro.ceservices@prometric.com)

Phone: (800) 341-3257

Fax: (800) 347-9242

TDD User: (800) 790-3926

# Connecticut Licensing Requirements

This section describes:

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

## Types of Licenses and Requirements

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

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

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

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

To obtain a license, you must:

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

The basic requirements for each type of license are shown in this chart. You should read the “Applying for your license” section in this handbook for specific details relevant to the type of license you need. Additional information may be found on the Departments website at [www.ct.gov/cid](http://www.ct.gov/cid). Select “Licensing,” then select “Agents/Brokers Licensing.”

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

License Type	Lines of Authority	Course Hours	Exam Required	Filing Fees†	License Fees††	License Expires
<b>Fraternal Agent</b> <i>Page 25</i>	Life, Accident, Health and Sickness <b>Variable Life and Variable Annuity (Life license &amp; Securities license required)</b>	None None	No exam No exam	\$50	\$80 Initial & Renewal	December 31 each odd-numbered year
<b>Life Settlement Broker</b> <i>Page 26</i>	Life Settlements	None	No Exam	\$26	\$40 Initial & Renewal	March 31 each year
<b>Life Settlement Registration</b> <i>Page 26</i>	Life Settlements	None	No Exam	None	\$26 Initial	
<b>Managing General Agents (MGA)</b> <i>Page 26</i>		None	No Exam	None	None	
<b>Motor Vehicle Physical Damage Appraiser</b> <i>Page 26</i>	Auto Physical Damage	None	18-16 <i>Residents must also pass a practical exam</i>	\$50	\$80 Initial & Renewal	June 30 each odd-numbered year
<b>Portable Electronics</b> <i>Page 28</i>	Portable Electronics	None	No Exam	\$100	\$500 Initial & \$450 Renewal	January 31 and each even-numbered year
<b>Insurance Producer</b> <i>Page 20</i>	<b>Limited Lines (1)</b> <i>Credit (Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection, and other insurance offered in connection with an extension of credit.)</i>  <i>Travel (Includes Travel Accident &amp; Baggage and Trip Cancellation.)</i>	None  None	No Exam  No Exam	\$50	\$80 Initial & \$160 Renewal  \$10 Guaranty Fund (Brokered Transactions Guaranty Fund for Individuals is a \$10 ONE TIME ONLY FEE.)	Birth month every two years

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

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

### Criminal Convictions

Applicants and licensees who have been convicted of any crime are subject to Department requirements and approval both at the time of application and on an ongoing basis.

The Violent Crime Act, 18 USC 1033, prohibits a person who has been convicted of a felony involving dishonesty or breach of trust from conducting insurance business without first obtaining a waiver from an Insurance Commissioner. An insurance license is not a waiver.

If you have any questions about whether you qualify, you might want to discuss the circumstances with the insurance company for which you plan to do business.

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

### Surety Bail Bond Agent Applicants/Licensees

Pursuant to *CGS 38a-660*, anyone who has ever been convicted of a “disqualifying offense” shall be ineligible for a Surety Bail Bond Agent license. “Disqualifying offense,” means: (A) a felony; (B) a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or (C) a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d. For more information, refer to the Surety Bail Bond Agent License Requirements and Application on the Department’s website at <https://portal.ct.gov/CID/Fraud/Bail-Bonds-Regulation>.

You must successfully complete a pre-license course requirement and pass the corresponding pre-license exam. Pre-license course requirements must be met through a course provider approved by the Department. You will need to bring your original pre-license course completion certificate to the test center on the day of the exam.

**Important** Please make sure to bring your pre-licensing course completion certificate and valid identification or you will not be permitted to test.

Below is a list of approved pre-licensing education providers as of September 1, 2019. This list is subject to change. The entities listed below are approved for the general public. Check with your insurance company or employer to determine if they have a pre-license education coursed approved by the State of Connecticut Insurance Department.



<p><b>0Chance 2 Fail (20050)</b>                  Life, Accident, Health and Sickness                  – Property/Casualty                  Home Study                  877.516.8384  <a href="http://www.0chance2fail.com">www.0chance2fail.com</a></p>	<p><b>ExamFX (0244) (formerly ABLE)</b>                  Life, Accident, Health and                  Sickness– Property/Casualty                  Home Study                  800.586.2253  <a href="http://www.examsimulator.com">www.examsimulator.com</a></p>
<p><b>A D Banker &amp; Co (0031)</b>                  Life, Accident, Health and Sickness                  – Property/Casualty                  Combination Classroom and Home Study                  913.451.1280  <a href="http://www.adbanker.com">www.adbanker.com</a></p>	<p><b>Independent Insurance Agents                  of Connecticut (0103)</b>                  Life, Accident, Health and                  Sickness– Property/Casualty – Personal Lines                  Combination Classroom and Home Study                  860.563.1950  <a href="http://www.iiact.org">www.iiact.org</a></p>

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

## ***Pre-license Exemptions***

**Insurance Producer pre-license coursework:** The pre-license course is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CEBS, ChFC, CIC, CFP, CLU, FLMI and/or LUTCF and provides a current Letter of Designation.†
- **Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.†

†Email cid.licensing@ct.gov or fax (860) 297-3978 current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.

## ***Examination Exemptions***

**Insurance Producer examination:** The examination requirement is waived for the following Insurance Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of CPCU and provides a current Letter of Designation.†

**Certified Insurance Consultants pre-license coursework and examination:**

Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

- **Life and Accident, Health and Sickness** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.†
- **Property/Casualty** - for any applicant who has been awarded the professional designation of CPCU, AAI, or CIC and provides a current Letter of Designation.†

†Email cid.licensing@ct.gov or fax (860) 297-3978 current letter (within 90 days) from the society referencing the CID application number or the NIPR transaction number.

# Scheduling Your Exam

## Registering and Scheduling Information



Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment. **Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “**Testing Accommodations**” section below.

### Online

**Register and schedule online—it saves time and it’s easy!**

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

- 1 [www.prometric.com/connecticut/insurance](http://www.prometric.com/connecticut/insurance).
- 2 Click on **Create or Login to Your Account** to register.
- 3 Click on **Schedule Your Test** and follow the prompts.

### By Fax or Mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

**OR**

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

**Important** Please ensure that you are registering for the correct examination. Exam fees are not transferable or refundable.

If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form, including a Visa, MasterCard or American Express, company check, cashier’s check or money order.

### By Phone

If you are unable to schedule online, you may schedule the examination by calling (800) 341-3257 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

**Note** An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it. If you allow your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

### **Reschedule and Cancellation**

To reschedule or cancel your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee. If you need to reschedule, cancel or confirm your appointment, please go to the [website](#).

After you cancel your exam, you must initiate a refund by going [here](#) and completing the refund form. Completion of this form does not guarantee a refund.

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

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

### **If absent or late for your appointment**

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

## ***Test Centers***

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

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

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

### **Holidays**

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where 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](#) 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.

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## ***Testing Accommodations***

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

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a **Testing Accommodation Request Form** online, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

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

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

A personal letter requesting the authorization; and

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

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

# Preparing for Your Exam

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

This section offers:

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

## Study Materials

In addition to any pre-licensing education that is required for the exam, you are free to use the materials of your choice to prepare for the exam. Different publishers provide materials to assist you in preparing for insurance licensing exams. These materials take different approaches and you should choose one that meets your needs. Make sure your study materials are current and that they cover the topics in the outlines. Be aware that the content outlines are updated periodically and outdated study materials may not be consistent. Neither the Connecticut Insurance Department nor Prometric reviews or approves study materials.

**General Recommendations.** You may obtain recommendations for study materials and pre-licensing study courses from insurance companies, the company or agency you plan to work for, or local insurance and agents' associations.

**Connecticut Statutes and Regulations.** The exams contain questions on Connecticut statutes and regulations. In addition to general study material, you may wish to consult the references cited in the applicable content outlines. Connecticut General Statutes, Regulations and Handbooks are available online at <http://www.ct.gov/cid/cwp/view.asp?Q=300444>.

To order official Connecticut General Statutes, call the Office of the Secretary of State, Publications Division at 860.509.6150. To order specific Public Acts, call 860.509.6136. Statutes and Public Acts may be accessed online at <https://ctstatelibrary.org/>

Insurance statutes are Volume 11, Title 38a. To order the Connecticut Weekly Law Journal, which reports changes in laws, call 860.741.3027

## Content Outlines Overview

The license exam for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each exam content outline appears at the end of this handbook. You can also view the exam content outlines online at

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

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

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***Practice Exams*** To take a practice exam click [here](#).

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session just as you would during the actual exam. Practice exams are available for:

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

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



# Taking Your Exam

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

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

## Testing Process

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

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

**Pre-Licensing Course Completion Certificate or Pre-Licensing Waiver: Important Information** - If you are taking a Public Adjuster, Standard Lines Insurance Producer, or Surety Bail Bond Agent exam, you **must bring** your original pre-license education course completion certificate or Insurance Department Pre-licensing Waiver with you or you will not be allowed to take the exam. You would then be required to schedule a new exam date.

**Identification Required.** You must present a valid form of identification before taking the test. The identification document **must**:

Be government-issued (e.g., driver's license, state-issued identification card, passport, or military identification card).

Contain **both** a current photo and signature (if not you must present two identification cards: one with your photo and one with your signature).

- Exactly match the name used to register for the exam (including designations such as "Jr." and "III").

**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you will be required to pay another **full examination fee** before making another appointment. If you cannot provide the identification listed above, contact Prometric **before** scheduling the appointment to arrange an alternative way to meet this requirement.

## Test Center Regulations

**Copyrighted Questions.** All test questions are the property of Prometric LLC and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. All testing sessions are video and audio recorded.
- 2 You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the previous section).
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to re-enter the test room.
- 7 You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.
- 12 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately

from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.

- 16** You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA or any other staff member of the test center may result in examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:

[www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf](http://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf)

**Please note:** Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

## Question Types

The examination contains four-option multiple choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

### Question Formats.

Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (\*) indicates the correct answer in each sample question.

#### Format 1—Direct question

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- \* 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

#### Format 2—Incomplete sentence

Benefits under workers' compensation insurance are payable:

- 1. For bodily injury that is accidental or intentional
- \* 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

#### Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- \* 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

## Experimental Questions

The examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time

## Exam Results

At the end of the exam, the score will be shown on the screen and you will receive a printed score report. The report indicates the overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays the correct percentage in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you, or your employer and/or trainer, about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

### Sample score report

Score Report for Sample, Sarah A.			
<b>Connecticut Life Insurance Examination</b>			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	5	4	80%
General Insurance	7	5	71%
Life Insurance Basics	20	17	85%
Life Insurance Policies	18	14	78%
Life Insurance Provisions, Options and Riders	18	15	83%
Annuities	14	11	79%
Tax Considerations	12	9	75%
Qualified Plans	6	5	83%
Score: 80%			
Grade: Pass			
(A total score of 70 percent is required to pass)			

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department. After you pass your exam, allow 2-3 business days for your score to be uploaded to NIPR. You must apply by going to [NIPR](#).

Select "Apply for a New License."

**Duplicate score report.** You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam at no cost. Direct any questions or comments about your exam to Prometric.

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## ***Appeals Process***

Prometric's goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [here](#) and under "Contact Us To..." clicking on "Request an Appeal".

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

## Applying for Your License

### This section offers information about:

- **Applying for your license.**
- **Continuing education.**

Issuance of a license depends on review and approval of all license application materials. Licensing requirements and information may be obtained from the **Department's website, select "Licensing."** After passing the appropriate pre-licensure course and license exam (if required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Exam is valid for two years. You must apply online within two years of passing your exam or you will be required to retake the exam.

### Insurance Producer License Information

An **Insurance Producer** (Limited Lines and Standard Lines) is any person who or which is licensed to solicit, negotiate, or sell insurance. An Insurance Producer must be appointed by an insurer to act as an agent of such insurer. (CGS 38a-702m) Resident and Nonresident licensees of the Connecticut Insurance Department may apply for their initial license via the **National Producer Registry (NIPR)**. Paper applications will not be accepted at the Department. Direct any questions or concerns to the Department by email to **cid.licensing@ct.gov**.

Pre-licensure course completion certificate and passing exam score report will be verified by the Department, and these documents are not required to be sent.

If you are exempt from the license exam, you must apply on the **Department's website**. Select "Online Application for Individuals – Producer." Email your currently dated Letter of Designation from your society to the Department at **cid.licensing@ct.gov**, referencing your full name and application number.

Application and licensing fees are:

- \$140 – Initial fee (individuals)
- \$130 – Initial fee (business entities)
- \$130 – Reinstatement/Amendment fee
- \$160 – Renewal fee
- \$160 – Late Renewal fee for a total of \$320

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

Insurance Producer licenses are issued for two years and expire on the licensee's birth month.

*For new licensees, this may mean that the first license cycle is not a full two years. For example, if the license was issued on May 10, 2017, and the insurance producer's last birthday was December 4, 2016, then the expiration date of the license will be December 31, 2018. Once the license renews on December 31, 2018, it will not expire again until December 31, 2020.*

A **Managing General Agent** license is not required in this state; however, an Insurance Producer license is required, as well as an appointment from the insurer party to the Agreement. The insurer must also complete and submit the

Notification of Managing General Agent Agreement form. Insurers should consult their Legal Divisions regarding Connecticut's definition of Managing General Agent. (CGS 38a-90)

### Reciprocity for Insurance Producers

**Residents.** After meeting any applicable pre-license education and/or examination requirements, you must apply online at <http://www.nipr.com/>. Select "Apply for a New License."

**Nonresidents.** Any applicant for a Limited Lines Insurance Producer license or a Standard Lines Insurance Producer license must hold an active "resident" license in good standing in their "home" state prior to applying for licensure in Connecticut. Such home state must be reciprocal with Connecticut. Home state licensure will be verified on the National Producer Database. You must apply online at <http://www.nipr.com/>. Select "Apply for a New License."

"Home state" means any state or territory of the United States, including the District of Columbia, in which an insurance producer maintains its/their principle place of residence or principal place of business, and is licensed to act as an insurance producer.

### Amendments for Insurance Producer Licensees

**Residents:** To add a line, or lines, of authority to a current license, all pre-license and examination requirements must be met. You may amend your lines of authority online at <http://www.nipr.com/>. Select "Add Line of Authority."

**Nonresidents:** You must hold equivalent lines of authority in your "home" state. You must amend your lines of authority online at <http://www.nipr.com/>. Select "Add Line of Authority."

**Note** If you need to amend your license and are within the renewal window (90 days prior to your license expiration date) you must renew your existing license prior to adding any new line of authority. If you try to add a new line of authority prior to renewing your license, the application will be rejected.

### Appointment Requirements for Insurance Producer Licensees

Appointments cannot be requested until an active Connecticut Insurance Producer license is in place. Appointing insurers must then submit appointment requests, electronically, in accordance with section 38a-702m of the Connecticut General Statutes. The Notice of Appointment must be filed with the Commissioner no later than 15 days after the date the agency contract is executed **or** the first insurance application is submitted.

### Renewals for all Insurance Producer Licensees

Your Insurance Producer license expires on your birth month every two years. Renewal notifications are emailed to the email address on file approximately 90 days prior to the license expiration/birth month. If you need to verify/update your address and/or email information, go to the **Department's website**.

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

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

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

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

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

After one (1) year, you will be required to submit the reinstatement application. The reinstatement fee is \$130 plus the NIPR transaction fee. Apply through [www.nipr.com](http://www.nipr.com). Select "Apply for a New License."



## ***Insurance Producer: Travel Information***

**Travel: P.A.-** C.G.S. 38a-398- The statute defines "designated travel retailers" as business entities that arrange or offer travel services and are designated by a duly licensed limited lines insurance producer to offer and disseminate travel insurance to residents of Connecticut on such producer's behalf.

**Public Act No. 17- (New)** - entities operating using designated travel retailers. This is a new type of license created under C.G.S 38a-398 and became available October 1, 2017.

Changes to the Licensing Requirements Applicable to Individuals and Business Entities Marketing Travel Insurance Products: **Bulletin L-22**

### **Application and licensing fees are:**

- Initial: \$750
- Renewal: \$650
- Late Fee: \$1300
- Reinstatement: \$750
- No Pro-Rating, non-refundable \$100 application fee

### **Duration:**

Business Entities: Two (2) years. Expires January 31<sup>st</sup> every EVEN year.  
Individual: Two (2) years. Expires Birth Month every OTHER year

**Initial Applications:** Apply at **National Insurance Producer Registry (NIPR)**. Select "Apply for a New License."

**Renewal:** Renewal notices are **EMAILED** about 90 days before the expiration date. Apply at **National Insurance Producer Registry (NIPR)**. Select "Renew an Existing License."

Reinstatement Applications: To reinstate the license for up to one (1) year after expiration, you will be required to pay a late fee of \$650.00, for a total of \$1,300.00. Apply at **National Insurance Producer Registry (NIPR)**. Select "Renew an Existing License."

After one (1) year, you will be required to complete the reinstatement application fee with \$750.00 fee. Apply at **National Insurance Producer Registry (NIPR)**. Select "Apply for a New License."

## **Information for All Other Licenses**

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

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

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

### **Property & Casualty Claims Adjuster**

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

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

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

### **Certified Insurance Consultant**

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

- Individual and Business Entity must apply online at [www.nipr.com](http://www.nipr.com). **Select "Apply for a New License."**
- Initial, reinstatement and amendment fee: \$300\*.
- License expires on September 30 of each odd-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at [www.nipr.com](http://www.nipr.com). Select "Renew an Existing License."
- After September 30 each ODD year, reinstate the license, by going to [www.nipr.com](http://www.nipr.com). Select "Apply for a New License."

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

### **Fraternal Agent**

A Fraternal Agent is any authorized agent of a Fraternal benefit society who acts as such in the solicitation, negotiation, or procurement or making of a life insurance, accident, health and sickness insurance, or annuity contract. (CGS 38a-764)

- Individual must apply online at [www.nipr.com](http://www.nipr.com). **Select "Apply for a New License."**
- A separate application is required for each Fraternal Society an agent wishes to represent. Application must be signed by the Fraternal Society's authorized signatory and submitted to the Insurance Department by the Society.
- Initial and reinstatement fee (individual only): \$130\*.
- License expires on December 31 of each odd-numbered year.
- No pre-licensure course or examination required.
- Renewal notifications are EMAILED directly to the Fraternal Society and NOT the licensee about 90 days prior to the expiration date.

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

### **Life Settlement Broker**

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. "Broker" does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. (CGS 38a-465)

- Individual and Business Entity must apply **online**.
- Initial and reinstatement fee: \$66\*.
- License expires on March 31 of each year.
- No pre-licensure course or examination required.
- Go to the Department's website to verify if you need a Life Settlement Broker license or Life Settlement Registration.

- Renewal forms are EMAILED about 90 days prior to the expiration date. The completed form and fee must be sent directly to the Department.

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

### **Life Settlement Registration**

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. "Broker" does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. (CGS 38a-465)

Residents:

- An insurance Producer, with a Life line of authority, who has been duly licensed as a resident insurance Producer in Connecticut, ***for not less than one year***, may submit the **Life Producer Registration form**.

Non-Residents:

- An insurance Producer, with a Life line of authority, who has been duly licensed in their home state, ***for not less than one year***, and is licensed as a non-resident Producer in Connecticut may submit the **Life Producer Registration form**.

Registration Filing Requirements:

- Individual must submit the registration form and fee no later than thirty (30) days from the first day of operating as a Life Settlement Broker.
- Registration is not required for individuals who hold an active Life Settlement Broker license in Connecticut.

At this time, an electronic process via NIPR or the Connecticut Insurance Department website is NOT available for the initial/reinstatement applications. No credit card payments are acceptable. Make checks payable to: "Treasurer, State of Connecticut."

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

### **Managing General Agents (MGA)**

Each person (individual or business entity) entering into a Managing General Agent agreement must hold an active Connecticut Producer license and an active appointment from the insurer (authorized to conduct business in Connecticut) party to the agreement. (CGS 38a-90)

#### **Managing General Agent Agreement**

### **Motor Vehicle Physical Damage (MVPD) Appraiser**

A Motor Vehicle Physical Damage Appraiser is any person who or which practices as a business the appraising of damages to motor vehicles insured under automobile physical damage policies or on behalf of third-party claimants. (CGS 38a-790)

- Individual and Business Entity must apply online at [www.nipr.com](http://www.nipr.com). Select "Apply for a New License."

- Initial and reinstatement fee: \$130\*.
- License expires on June 30 of each odd-numbered year.
- No pre-licensure course required. To obtain Study Material, go to the Department's website at <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=481380>.
- MVPD Appraiser license requires a two (2) part exam: Written and Practical\*\*. Residents and Designated Home State (DHS) candidates are required to pass **both** written and practical exams. Once you have passed the written exam, you must contact South End Auto Body, Inc. to schedule the practical exam.
- South End Auto Body, Inc. 676 Cromwell Avenue, Rocky Hill, CT 06067, Phone: (860)529-7426.
- Exam score reports are valid for two years.
- After passing both exams, apply through [www.nipr.com](http://www.nipr.com). Select "Apply for a New License."
- ***\*\*Practical exam: After applicants pass the written exam, a practical exam is also required for Connecticut residents. Refer to the exam score report for information on the practical exam. Anyone who takes the CT exam, whether a resident or not, will either be considered a CT resident or non-resident DHS.***
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at [www.nipr.com](http://www.nipr.com). Select "Renew an Existing."
- After June 30<sup>th</sup> each ODD year, reinstate the license, by going to [www.nipr.com](http://www.nipr.com). Select Apply for a New License."

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

## Portable Electronics (Business Entity Only)

Portable Electronics – Insurance for the repair or replacement of a portable electronic device because of loss, theft, mechanical failure, malfunction, damage or other similar causes of loss. It does NOT include:

- An extended warranty, as defined in section 42-260 of the general statutes, as amended by this act.
- An insurance policy covering a seller's or manufacturer's obligations under a warranty.
- Or a homeowners, renter's or other insurance policy that includes coverage similar to portable electronics insurance.

(CGS 38a-397)

- Business Entity must submit the completed **Portable Electronic License paper application** with a payment.
- Make check or money order payable to: "*Treasurer, State of Connecticut.*"
- Initial and reinstatement fee: \$600.
- License expires every January 31<sup>st</sup> each EVEN year
- Renewals applications are EMAILED about 90 days before the expiration date. The department does NOT accept online renewals for this license type.
- After January 31<sup>st</sup> every EVEN year, reinstate the license by submitting the completed **Portable Electronic License paper application** with a payment.

## Public Adjuster

A Public Adjuster is any person who or which practices as a business the adjusting of loss or damage by fire or other hazard under any policies of insurance on behalf of the insured under such policies, or who or which advertises, solicits, or engages in such business as a Public Adjuster. Lawyers settling claims of clients shall not be deemed to be Public Adjusters. (CGS 38a-723)

- Individual and Business Entity must apply online at **www.nipr.com**. Select "Apply for a New License."
- Initial and reinstatement fee: \$300\*.
- License expires on April 30 of each even-numbered year.
- Pre-license (Property) course is required: 40 hours.
- Courses and exam score reports are valid for two years.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at **www.nipr.com**. Select "Renew an Existing License."
- After April 30<sup>th</sup> each EVEN year, reinstate the license, by going to **www.nipr.com**. Select Apply for a New License."

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

## Reinsurance Intermediary (Broker or Manager)

A Reinsurance Intermediary **Broker** is any person who or which solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority or power to bind reinsurance on behalf of such insurer. (CGS 38a-760b [a]). A Reinsurance Intermediary **Manager** is any person

who or which has authority to bind, or manages all or part of the assumed reinsurance business of a reinsurer, and acts as an agent for such reinsurer. (CGS 38a-760b [b])

- Individuals and Business Entity must apply online at <https://cidonline.ct.gov/lit/CTLicensingTask.jsp>
- Initial and reinstatement fee: \$675\*.
- License expires on December 31 of each even-numbered year.
- No pre-licensure course or examination required.
- Renewal forms are EMAILED about 90 days prior to the expiration date. The completed form and fee must be sent directly to the Department.

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

**Note:** If business is conducted through a business entity, only the business entity should apply. A designee list must accompany the application. Separate licenses are required for one to act as a Broker and as a Manager.

**Nonresident applicants** must complete the appropriate power of attorney:

- Power of Attorney (Corporation) available at <https://portal.ct.gov/-/media/CID/PALetterNonResCorpReinsIntermpdf.pdf?la=en> Power of Attorney (Business Entity – Other than Corp) available at <https://portal.ct.gov/-/media/CID/PANonResFirmReinsIntermpdf.pdf?la=en>
- Power of Attorney (Individual) available at <https://portal.ct.gov/-/media/CID/PANonResINDReinsIntermpdf.pdf?la=en>

## Surplus Lines Broker

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

- Individual or Business Entity may apply online at <http://www.nipr.com/>. Select "Apply for a New License."
- Initial and reinstatement fee: \$675.
- License expires on September 30 of each even-numbered year.
- No pre-licensure course required.
- Exam score reports are valid for two years.
- Renewal notices are EMAILED about 90 days before the expiration date. Apply at [www.nipr.com](http://www.nipr.com). Select "Renew an Existing License."
- After September 30<sup>th</sup> each EVEN year, reinstate the license, by going to [www.nipr.com](http://www.nipr.com). Select "Apply for a New License."

**Note:** Resident applicants must hold an active Property/Casualty Insurance Producer license in Connecticut.

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

## Surety Bail Bond Agent

A Surety Bail Bond Agent is any person who or which has been approved by the Insurance Commissioner and appointed by an insurer by power of attorney to execute or countersign bail bonds for the insurer in connection with judicial proceedings. (CGS 38a-660)

- Application available at <https://portal.ct.gov/CID/Fraud/Bail-Bonds-Regulation>
- Initial fee: \$250
- Renewal fee: \$100
- Assessment fee: \$450 due on or before January 31 each year.
- License expires on January 31 of each even-numbered year.
- Pre-licensure course is required: 25 hours.
- Exam score report and pre-licensing course certificate are valid for one year.

**Note:** More information about Surety Bail Bond Agent licensing requirements is available online at

<http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778> .

In accordance with Connecticut General Statute 38a-660, any applicant for a license to act as a Surety Bail Bond Agent must successfully complete a pre-license course requirement and pass the corresponding exam.

CGS 38a-660 states that any person who solicits or negotiates Surety Bail Bonds **without** a license shall be guilty of a Class D Felony. Any person who has been convicted of a felony; or a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d, is ineligible for a Surety Bail Bond Agent license.



## Individual Applicants

Pre-license education requirements must be met through a course provider approved by the Department. A current list of approved providers may be obtained on Page 6-7 of this handbook or by going to the Department's website at <http://www.ct.gov/cid/cwp/view.asp?a=1259&Q=487778>. This list is subject to change.

To apply for an Individual Surety Bail Bond license, you must:

- 1 Register for an approved pre-licensing course.
- 2 Upon successful completion of the pre-licensing course, applicant must contact Prometric at 800.341.3257 to schedule a bail bond exam.

**Note** Individuals who fail the bail bond exam must wait 60 days before scheduling another exam.

- 3 After receiving a passing grade on the bail bond exam, submit the following documents to the Department:
  - Original completed and signed Individual Surety Bail Bond Agent License Application.
  - One recent passport-sized, full-faced photo.
  - Original pre-license course completion certificate.
  - Original examination score report showing a passing grade.
  - Copy of Birth Certificate evidencing that applicant is a citizen and at least 18 years of age; or, if applicant is a naturalized citizen, a letter from the U.S. Citizenship and Immigration Services office attesting to naturalization, and evidence of age.
  - A credit bureau report from one of the three credit bureaus (Experian, Trans Union or Equifax), dated within ninety days of the application signature date.
  - Check payable to "Treasurer, State of Connecticut" in the amount of \$250 for first-time applicant or reinstatement.

State of Connecticut Insurance Department  
 Fraud and Investigations Unit  
 P.O. Box 816  
 Hartford, CT 06142-0816  
 Phone: 860.297.3844

- 4 After submitting the above documents to the Insurance Department, submit a **second** passport-sized photo, along with a photocopy of the signed application and photocopy of the check, to:

Division of Criminal Justice  
 Office of the Chief State's Attorney  
 Civil Litigation Bureau /Bond Forfeiture Unit  
 300 Corporate Place  
 Rocky Hill, CT 06067



**Note** All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. (CGS 38a-660)

## Background Check (Individual applicants only)

All individual applicants for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the application packet, they will notify you in writing with instructions for scheduling an interview and fingerprinting. **NOTE:** The Applicant is responsible for all fees incurred.

After the Bond Forfeiture Unit receives your background check, the results will be recorded and mailed to the Department's Fraud and Investigations Unit. The Division will review your application and will either approve or reject it. If approved, your photo I.D. will be mailed to your resident address.



**Note** To execute bail bonds, you must first obtain an appointment from each insurance company you wish to solicit or negotiate such undertakings on behalf of, pursuant to *CGS 38a-660*. Individuals and business entities require insurance company appointments.

Bail agents must continue to meet all requirements as set forth in Connecticut General Statutes and Supporting Regulations.

Agents are required to provide written notice to the Commissioner, within 30 days, regarding changes to: business name, principal business address and telephone number, personal name, residence address and phone number, bankruptcy proceeding in this or another state, and any administrative action or order entered against the agent in this or another state.

Agents are also required to provide written notice to the Commissioner, within five days, regarding any arrest for or conviction of a disqualifying offense in this state or an offense in any other state for which the essential elements are substantially the same as a disqualifying offense.

## Business Entity Applicants

All names used to conduct bail bond business require licensure in Connecticut. This includes any legal entity or business trade name, including sole proprietorships, partnerships, corporations, limited liability companies, and limited liability partnerships.

- 1 Submit the following documents to the Department:
  - Original Business Entity Surety Bail Bond Agent License Application with required supporting documentation.
  - Check for \$250 payable to "Treasurer, State of CT."
- 2 Immediately submit a photocopy of the application **and** a photocopy of the check to the Division of Criminal Justice. (See address above.)



**Note** All bail bond business entities must have an officer, partner or director that is licensed as a Connecticut Surety Bail Bond Agent.

## Rental Car Company Permit

Any person transacting business in this state under the terms of a rental office or by preselection of coverage in a master rental agreement. (CGS 38a-799)

- Submit the completed **Rental Car Permit paper application** with payment.
- Make check or money order payable to "Treasurer, State of Connecticut."

- The Department does NOT accept online applications for this license type.
- Initial and Reinstatement fee \$80.
- License expires January 31<sup>st</sup> every EVEN year.
- Renewal fee \$80.
- Renewal applications are EMAILED about 90 days before the expiration date. The Department does NOT accept online renewals for this license type.
- After January 31<sup>st</sup> every EVEN year, reinstate the license, by submitting the completed **Rental Car Permit paper application** with payment.

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

### Title Agent

An **insurance** policy that covers the loss of ownership interest in a property due to legal defects and is required if the property is under mortgage. The most common type of title insurance is a **lender's title insurance**, which is paid for by the borrower but protects only the lender. (CGS 38a-402)

- Connecticut Insurance Department does **NOT** license title agents. Only Connecticut licensed attorneys are eligible to write Title Insurance.

### Other License Categories

- **Portable Electronics** - insurance coverage for the repair or replacement of a portable electronic device because of loss, theft, interoperability due to mechanical failure, malfunction, damage or other similar cases of loss. (CGS 38a-397)
- A **Premium Finance Company** is a person engaged in the business of entering into a premium finance agreement. Questions regarding licensure of Premium Finance Companies should be directed to the Financial Regulation Division. (CGS 38a-160)
- A **Rental Car Company** is any entity in the business of offering vehicles to the public that is licensed pursuant to CGS 14-15. All Car Rental Companies that offer insurance in conjunction with the rental of a vehicle, of the types specified in sub-section (b) (1-4) of the Statute cited below, must apply for and obtain a permit from the Department to transact business in this limited capacity. For more information send an email to cid.licensing@ct.gov. (CGS 38a-799)
- A **Title Agent** insurance license is not issued in Connecticut. No person may act as a Title agent unless a Commissioner of the Connecticut Superior Court in good standing. (CGS 38a-402 [13] etesq)

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

**Reciprocity for licenses other than Insurance Producer Applicants** must hold an equivalent license in any other state **or** must meet any Connecticut pre-license requirements in place at the time of application. Your Connecticut exam score is valid for two years. After two years, you will have to retake the exam and reapply for a license.

## Amendments for licenses other than Insurance Producer

**Residents and Nonresidents:** To add a line, or lines, of authority to a current license, all examination requirements must be met. Nonresidents must hold an equivalent license in any other state or meet all examination requirements. You must amend your lines of authority online at [www.nipr.com](http://www.nipr.com). Select "Add Line of Authority."

## Renewals for licenses other than Insurance Producer

Renewal notices are emailed to the current email address on record with the Department to all active licensees approximately 90 days prior to the license expiration date and are due by the license expiration date.

*Renewal fees are non-refundable.*

## Continuing Education Requirements

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

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

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

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

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

To view your CE transcript and find an approved course/provider:

<https://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y&sscrbid=9142&path=prometricctce&forwardToTranscript=Y&stCd=CT>.

## Dropping Lines of Authority

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

license period.

### Continuing Education Authority Categories:

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

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

### Flood Requirements

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

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

### Reporting Credits

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

<https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y&sscrbid=9142&path=prometricctce&forwardToTranscript=Y&stCd=CT> or you may call Prometric's CE Department at 888.797.9776.

**Note** If you find that one or more of your courses are not showing on your transcript, please call the course sponsor directly. They should be able to provide specific details.

## **Reporting Changes in Licensee Information**

### **Change of Name, Address or Employer**

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

Submission of changes must be made online at

<http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>

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

### **Notification of Administrative Action/Criminal Prosecution**

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

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

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

You may add documents to the NIPR warehouse, by going to [www.nipr.com](http://www.nipr.com). Select "Attachments Warehouse."

**Note** It is imperative to update contact information (Name, Address, DBA and/or DLRP) within 30 days of any changes to ensure you receive your Department and renewal notices to avoid any penalties. See the "Reporting Changes in Licensee Information" section on Page 36 for more information.

<http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=405280>

## ***Exam Content Outlines***

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The following outlines give an overview of the content of each of the Connecticut insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question examination and 15 will be drawn on a 150-question examination.

You can access your outlines by going to the [Prometric website](#).



## Exam Registration Form

### Connecticut Insurance Examinations

To conveniently register online, please go to

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

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

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

Series	Exam Title	Exam Fee
18-01	Producer's Life Insurance	\$58
18-02	Producer's Accident, Health and Sickness Insurance	\$58
18-03	Producer's Life/Accident, Health and Sickness Insurance	\$83
18-04	Producer's Property/Casualty Insurance (includes Personal Lines)	\$83
18-05	Consultant's Life/Accident, Health and Sickness Insurance	\$40
18-06	Consultant's Property/Casualty Insurance	\$40
18-07	Surplus Lines Broker	\$34
18-08	Public Adjuster	\$29
18-09	Property & Casualty Claims Adjuster's All Lines Insurance	\$34
18-10	Property & Casualty Claims Adjuster's All Lines Except Worker's Compensation Insurance	\$63
18-11	Property & Casualty Claims Adjuster's Exam for Worker's Compensation	\$34
18-12	Property & Casualty Claims Adjuster's Auto Only	\$63
18-13	Surety Bail Bond Agent	\$29
18-16	Motor Vehicle Physical Damage Appraiser	\$94
18-18	Producer's Personal Lines Insurance	\$29
18-19	Producer's Property Insurance	\$29
18-20	Producer's Casualty Insurance	\$29
	Photo Only Appt. (Bail Bond)	\$20
18-75	Examen de seguro de vida del productor de Connecticut	\$58
18-76	Examen de seguro contra accidentes y de salud del productor de Connecticut	\$58
18-77	Examen de seguro de vida/contra accidentes y de salud del productor de Connecticut	\$83
18-78	Examen de seguro de propiedad/contra siniestros del productor de Connecticut	\$83
18-79	Vida/contra accidentes y de salud	\$40
18-80	Propiedad/contra siniestros del consultor	\$40
18-81	Corredor de líneas excedentes	\$34
18-82	Inspector público de Connecticut	\$29
18-83	Todas las líneas del inspector de siniestros	\$34
18-84	Las líneas excepto por accidentes laborales	\$63
18-85	Indemnización por accidentes laborales	\$34
18-86	Automóviles solamente del inspector	\$63

18-87	Agente de garantía de cumplimiento	\$29
18-88	Daños físicos a vehículos motorizados	\$94
18-89	Líneas personales del productor	\$29
18-90	Examen de seguro de propiedad del productor de Connecticut	\$29
18-91	Examen de seguros contra siniestros del productor de Connecticut	\$29
		<b>Total Fee</b>

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

**Prometric**  
**ATTN: CT Insurance Exam Registration**  
**7941 Corporate Drive**  
**Nottingham, MD 21236**

## Payment Form

Print or type clearly and neatly. 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	