

# Your Exam Content Outline

The following outline describes the content of one of the Vermont insurance examinations. The examination will contain 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 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.

All citations are Vermont Insurance Statutes Title 8, unless otherwise noted. When preceded by "Reg" refer to Vermont Department Regulations, when preceded by "Bul" refer to Vermont Department Bulletins.

## Vermont Adjuster's Examination for Workers Compensation Insurance Series 14-34

**50 questions (plus 5 unscored items)**  
**1-hour time limit**  
**Effective November 3, 2019**

### 1.0 Insurance Regulation 9% (4 Items)

#### 1.1 Licensing requirements

Qualifications (4803(a))  
Process (4800, 4800a)

#### 1.2 Maintenance and duration

Renewal (4798)  
Expiration (4798)  
Records (4803(c))

#### 1.3 Disciplinary actions

Denial of license (4800(3)(E))  
Cease and desist order (3661)  
Suspension, revocation or nonrenewal (4804; 4806)  
Fines (4804(d))  
Administrative penalties (RR 95-20 Rule 45 Sec 5000)

### 2.0 Workers Compensation Insurance 55% (28 Items)

#### 2.1 Workers compensation laws and rules

Vermont Workers' Compensation Law and Department of Labor Rules (Related Regulation 94-1 Rule 1.0000)  
Definitions (RR 94-1 Rule 2.0000)  
Exclusive remedy  
Employment covered (required, voluntary)  
Independent contractor versus employee  
Statutory employer  
Covered injuries  
First-aid-only injuries (Title 21 sec. 640(e))  
Pre-authorization requests and denials T. 21 s 640b Rule 6.000  
Benefits provided

Out-of-state injuries

Jurisdiction

Subrogation (Rule 21.13; Title 21 sec. 624(e)(2))

Bars to recovery

Willful intention

Intoxication

Failure to use safety appliance

Statute of limitations

Average weekly wage (RR 94-1 Rule 8.0000)

Choice of physician (RR 94-1 Rule 4.0000)

Medical examination (RR 94-1 Rule 6.0000)

Notice of injury and claim (RR 94-1 Rule 3.0000)

Compensation agreements and disputed claims (RR 94-1 Rule 9.0000)

Termination of compensation (RR 94-1 Rule 12.0000)

Lump-sum payments (RR 94-1 Rule 13.0000)

#### 2.2 Workers compensation and employer 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

### 3.0 Workers Compensation Claim Principles 36% (18 Items)

#### 3.1 Role of the adjuster

Duties and responsibilities

#### 3.2 Controlling medical costs

Designated provider

Medical fee schedule (RR 95-22 Rule 40.01–.11)

Hospital bill auditing

Reimbursement requirements (RR 95-22 Rule 40.02)

Fees for depositions, mileage and supplemental reports (RR 95-22 Rule 40.11) 21VSA sec. 678

Payment without prejudice 3.2300

Concurrent employment

#### 3.3 Investigation and evaluation

Compensability

Death benefits for fatality claim

Employment relationship

- Compensable injury
- Causal relationship
- Timely notice
- Workers compensation fraud
- Burdens of proof
- Documentation
  - First report of injury
  - Types of evidence
  - Time limits
  - Surveillance
  - Adjuster's log notes
- Medical determination
  - Medical authorization
  - Causal relationship
  - Aggravation/recurrence
  - Disability status
    - Temporary/Permanency
  - Independent Medical Examinations (IME)  
(Rule 6.000)

### **3.4 Claim reserves**

- Components
  - Indemnity
  - Medical
  - Expense
- Factors affecting reserves

### **3.5 Claims management**

- Analysis
  - Identifying treating physician
  - Identifying treatment plan
  - Identifying return-to-work capacity
- Contested claims adjustment procedures
  - Form 27 (RR 94-1 Rule 12.0000)
  - Notice and application for hearing; filing of papers (RR 94-1 Rule 14.0000)
  - Representation (RR 94-1 Rule 15.0000)
  - Informal resolution (RR 94-1 Rule 16.0000)
  - Formal hearing (RR 94-1 Rule 17.0000)
  - Appeals (RR 94-1 Rule 17.0000)
  - Attorney's fees (RR 94-1 Rule 20.0000)
- Dispositions
  - Resolving medical disputes (RR 94-1 Rule 5.0000)
  - Resolving permanency disputes
  - Settlement negotiation
- Form 16

### **3.6 Vocational rehabilitation programs** (Title 21. sec. 641)

- Referral
- Individual written rehabilitation plan