

# CONNECTICUT Insurance Content Outlines

Content Outlines: Effective February 1, 2024

## Connecticut Insurance Supplement

#### **Examination Content Outlines**

Effective Date: February 1, 2024

## LIFE PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

**Product Knowledge, Terms and Concepts** 

(50 scoreable questions plus 5 pretest questions)

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#### A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

#### B. Interest/market-sensitive/adjustable life products

- 1. Universal life
- 2. Variable whole life
- 3. Variable universal life
- 4. Interest-sensitive whole life
- 5. Indexed life

#### C. Term life

- 1. Types
  - a. Level
  - b. Decreasing
  - c. Return of premium
  - d. Annually renewable
- 2. Special features
  - a. Renewable
  - b. Convertible

#### D. Annuities

- 1. Single and flexible premium
- 2. Immediate and deferred
- 3. Fixed and variable
- 4. Indexed
- 5. Accumulation and Annuity Periods
- 6. Payout options

#### E. Combination plans and variations

- 1. Joint life (first to die)
- 2. Survivorship life (second to die)

## II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....

#### A. Policy riders

- 1. Waiver of premium and waiver of monthly deduction
- 2. Guaranteed insurability
- 3. Payor benefit
- Accidental death and/or accidental death and dismemberment
- 5. Term riders
- 6. Other insureds
- 7. Long term care
- 8. Return of premium
- 9. Disability
- 10. Cost of Living

#### B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause
- 3. Free look
- 4. Consideration

#### 5. Owner's rights

- 6. Beneficiary designations
  - a. Primary and contingent
  - b. Revocable and irrevocable
  - c. Common disaster
  - d. Minor beneficiaries
  - e. Designation by class
- 7. Premium Payment
  - a. Modes
  - b. Grace period
  - c. Automatic premium loan
  - d. Level or flexible
- 8. Reinstatement
- 9. Policy loans, withdrawals, partial surrenders
- 10. Non-forfeiture options
- Dividends and dividend options (e.g. participating, non-participating)
- 12. Incontestability
- 13. Assignments
- 14. Suicide
- 15. Misstatement of age and gender
- 16. Settlement options
- 17. Accelerated death benefits

#### C. Policy exclusions

- 7 War
- 8. Aviation
- 9. Dangerous Occupation

## III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY.... 12

#### A. Completing the application

- 1. Required signatures
- 2. Changes in the application
- 3. Consequences of incomplete applications
- 4. Warranties and representations
- 5. Collecting the initial premium and issuing the receipt
- 6. Replacement
- Disclosures at point of sale (e.g., HIPAA, HIV consent)
- 8. USA PATRIOT Act/anti-money laundering
- 9. Gramm-Leach-Bliley Act (GLBA) Privacy

#### B. Underwriting

- 1. Insurable interest
- 2. Medical information and consumer reports
- 3. Fair Credit Reporting Act
- 4. Risk classification
- 5. Stranger/Investor-owned life insurance (STOLI/IOLI)

#### C. Delivering the policy

- 1. When coverage begins
- 2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client

#### D. Contract law

- 1. Elements of a contract
  - a. Consideration
  - b. Offer and Acceptance
  - c. Competent parties

- d. Legal purpose
- 2. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

#### IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8

- A. Third-party ownership
- **B. Life Settlements**
- C. Group life insurance
  - 1. Conversion privilege
  - 2. Contributory vs. noncontributory
- D. Retirement plans
  - 1. Qualified plans
  - 2. Nonqualified plans

#### E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
  - a. Key person
  - b. Buy sell
- F. Social Security benefits
- G. Tax treatment of insurance premiums, proceeds, and dividends
  - 1. Individual life
  - 2. Group life
  - 3. Modified Endowment Contracts (MECs)

## LIFE PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations (25 scoreable questions plus 5 pretest questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE........18

Ref: CT Title 38a, Connecticut Regulations

- A. Responsibilities of the Insurance Commissioner
  - 1. General duties and powers

Ref: 38a-7,8,9,10,12

2. Examination of records

Ref: 38a-14, 38a-769(f)

3. Hearings/notice of hearings

Ref: 38a-16; 38a-817, 818

4. Penalties and Fines

Ref: 38a-2, 38a-702k, 38a-774

5. Cease and desist orders *Ref:38a-817* 

#### **B.** Definitions

1. Insurance transaction 38a-702a (13), (15), (16)

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies *Ref:* 38a-1

5. Fraternal benefit society

Ref: 38a-585

6. Authorized and unauthorized companies / admitted and nonadmitted companies

- Ref: 38a-1, 38a-275, 703, 714
- 7. Stock and mutual companies, and reciprocals *Ref: 38a-1*
- 8. Certificate of authority

Ref: 38a-41

#### C. Licensing

Ref:38a-702d, 702e, 769

- 1. Purpose
- Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702i

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

- 4. Obtaining a license
  - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, I would add 702s

- 5. Maintaining a license
  - a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/ name change

Ref:38a-771(a)

c. Fees/ renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
  - a. Premium accountability

Ref: 38a-712

3. Disclosure

Ref: 38a-988

 Commissions and compensation/ charges for extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-430-1 to 38a-430-4

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund *Ref: 38a-880* 

#### G. Marketing practices

Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 through 999

#### 

Ref: Connecticut Title 38a, Connecticut Regulations

#### A. Marketing methods and practices

Ref: 38a-815 thru 819

1. Solicitation

a. Purpose

Ref: 38a-819-33

b. Definitions

Ref: 38a-819-35

c. Exceptions

Ref: 38a-819-34

d. Producer responsibilities

Ref: 38a-819-35(f); 38a-979, 981

e. Disclosure

Ref: 38a-819-36

(1) Buyer's guide

Ref: 38a-819-35(A) Appendix

(2) Policy summary

Ref: 38a-819-35(g)

f. Advertising and sales

Ref: 38a-819-21 thru 31

g. Illustrations

Ref: 38a-819-58 thru 69

2. Policy replacement

Ref: 38a-435-1 thru 7

3. Standard provisions

Ref: 38a-436, 452

4. Optional provisions and riders

Ref: 38a-457-1 thru 11; 38a-458-1 thru 12

a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

Ref: 38a-433-12 thru 22

#### B. Individual Life

- 1. Provisions
  - a. Assignment
  - b. Policy loan

(1) Interest rates

Ref: 38a-444

c. Protection of beneficiaries from creditors *Ref: 38a-453* 

d. Return of policy and refund of premium *Ref: 38a-436* 

e. Designation of beneficiary

Ref: 38a-451

2. Variable Life

Ref: 38a-433-1 to 10

#### C. Group Life

1. Conversion rights

Ref: Bulletin S-4(8)

2. Dependent coverage

Ref: Bulletin S-4(9)

3. Assignment of proceeds

Ref: 38a-455

# ACCIDENT, HEALTH, OR SICKNESS PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 5 pretest questions)

#### I. TYPES OF POLICIES

16

- A. Disability income
  - 1. Individual disability income policy
  - 2. Business overhead expense policy
  - 3. Business disability buyout policy
  - 4. Group disability income policy

#### B. Accidental death and dismemberment

#### C. Medical expense insurance

5. Key employee policy

- 1. Basic hospital, medical, and surgical policies
- 2. Major medical policies
- 3. Health Maintenance Organizations (HMOs)
- 4. Preferred Provider Organizations (PPOs)
- 5. Point of Service (POS) plans
- 6. Flexible Spending Accounts (FSAs)
- 7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
- 8. Health Reimbursement Accounts (HRAs)

#### D. Medicare supplement policies

#### E. Group insurance

- 1. Differences between individual and group contracts
- 2. General characteristics
- 3. COBRA

#### F. Individual/Group Long Term Care (LTC)

- 1. Eligibility
- 2. Levels of care

<ol> <li>Vision</li> <li>Cancer</li> <li>Critical illness or specified disease</li> <li>Worksite (employer-sponsored)</li> <li>Hospital indemnity</li> <li>Short-term medical</li> <li>Accident</li> </ol>	primary vs. excess) G. Occupational vs. non-occupational H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.) I. Managed care J. Workers Compensation K. Subrogation
II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15	•
	V. FIELD UNDERWRITING PROCEDURES8
Entire contract     Time limit on partial defenses (incentestable)	A. Completing the application
Time limit on certain defenses (incontestable)     Grace period	B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit
4. Reinstatement	Reporting Act, etc.)
5. Notice of claim	C. Initial premium payment and receipt and
6. Claim forms	consequences of the receipt (e.g., medical
7. Proof of loss	examination, etc.)
8. Time of payment of claims	D. Submitting application (and initial premium if
9. Payment of claims	collected) to company for underwriting
10. Physical examination and autopsy	E. Policy delivery
11. Legal actions	F. Explaining policy and its provisions, riders,
12. Change of beneficiary	exclusions, and ratings to clients
13. Misstatement of age or gender	G. Replacement
14. Change of occupation	H. Contract law  1. Elements of a contract
<ul><li>15. Illegal occupation</li><li>16. Relation of earnings to insurance</li></ul>	Insurable interest
B. Other provisions and clauses	Warranties and representations
Insuring clause	Warrantes and representations     Unique aspects of the insurance contract
2. Free look	a. Conditional
3. Consideration clause	b. Unilateral
4. Probationary period	c. Adhesion
5. Elimination period	d. Aleatory
6. Waiver of premium	
7. Exclusions and limitations	ACCIDENT, HEALTH OR SICKNESS
8. Preexisting conditions	
9. Coinsurance	PRODUCER
10. Deductibles	CONNECTICUT SPECIFIC CONTENT OUTLINE
11. Eligible expenses 12. Copayments	State Statutes, Rules and Regulations
13. Pre-authorizations and prior approval requirements	
14. Usual, reasonable, and customary (URC) charges	(25 scoreable questions plus 5 pretest questions)
15. Lifetime, annual, or per cause maximum benefit limits  C. Riders	I. CT STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE18
1. Impairment/exclusions	Ref: CT Title 38a, Connecticut Regulations
2. Guaranteed insurability	A. Responsibilities of the Insurance Commissioner
Future increase option     Rights of renewability	<ol> <li>General duties and powers</li> </ol>
Noncancelable	Ref: 38a-7,8,9,10,12
2. Cancelable	<ol><li>Examination of records</li></ol>
3. Guaranteed renewable	Ref: 38a-14, 38a-769(f)
III COCIAL INCLIDANCE	3. Hearings/notice of hearings
III. SOCIAL INSURANCE	Ref: 38a-16; 38a-817, 818
A. Medicare (Parts A, B, C, D) B. Medicaid	4. Penalties and fines
C. Social Security benefits	Ref: 38a-2, 38a-702k, 38a-774  5. Cease and desist orders
•	Ref: 38a-817
IV. OTHER INSURANCE CONCEPTS	B. Definitions
A. Total, partial, recurrent, and residual disability	Insurance transaction
B. Owner's rights C. Dependent children benefits	38a-702a (130, (15), (16)
D. Primary and contingent beneficiaries	2. Insurer
5.1 milary and contingent beneficialies	
Connecticut Insurance Supplement - Examination Content Outlines	Effective February 1. 2024

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g.,

G. Other policies

1. Dental

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies Ref: 38a-1

5. Fraternal benefit society

384-595

6. Authorized and unauthorized companies / admitted and nonadmitted companies Ref: 38a-1, 38a-275, 703, 714

7. Stock and mutual companies, and reciprocals Ref: 38a-1

8. Certificate of authority

Ref: 38a-41

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Ref:38a-702d, 702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

- c Broker
- d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702i

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

- 4. Obtaining a license
  - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, I would add 702s

- 5. Maintaining a license
  - a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
  - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-480-8 to 38a-480-10; 38a-481-1 to 38a-481-4

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

#### H. Connecticut Insurance Information and Privacy **Protection Act**

Ref: 38a-975 thru-999

#### II. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY......7

Ref: Connecticut Title 38a, Connecticut Regulations

#### A. Policy clauses and Provisions

1. Minimum Standards

Ref: 38a-505-1, 5, 7 and 9

- a. Purpose
- b. Definition
- c. Prohibited provisions

d. Preexisting conditions

Ref: 38a-505-5(f) and 38a-476

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

c. Mental Health and Nervous Disorder Coverages

Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a-490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

Ref: 38a-505-10(A)(7)

i. Right of insurer to contest

Ref: 38a-483-(a)2 and 38a-476

j. Grace period

Ref: 38a-483(a)(3)

k. Coordination of benefits

Ref: 38a-480-1 to 480-5

I. Continuation/Conversion in group policies

Ref: 38a-546, add 38a-512a

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref- 38a-503, 530

3. Benefit Standards

Ref: Reg 38a-505-9

#### B. Disability

Ref: Reg. 38a-505-9(F)

 Connecticut minimum benefit standards for disability income

#### C. Agent Disclosure

Ref: 38a-988

#### D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10 (B)

2. Renewal Agreements/Nonrenewal and

Cancellation

Ref: Reg. 38a-505-9(A)

3. Advertising

Ref: 38a-819-5, 6 and 9

4. Suitability

5. Policy Replacement

Ref: 38a-546

Ref: Reg. 38a-505-11

6. Evidence of Coverage

Ref: 38a-182

7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

a. Prohibited use of genetic information

Ref: 38a-816(19)

b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

Ref: 38a-816(8); 38a-979, 981

10. Limited Benefit Disclosure

Ref: 38a-513(d)

## E. Connecticut children's health insurance plan (HUSKY)

Ref: RL 17b-289-304

#### F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

Ref: 38a-816(8), 38a-979, 38a-981

4. Outline of Coverage/Disclosure Requirements

Ref: 38a-495a-13(d)

5. Buyers Guide

Ref: Reg. 38a-495-10 (a) (6)

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

Ref: 38a-495a(m)

8. Replacement/Replacement Forms

Ref: 38a-495a-14,19

9. Duplication of Benefits

Ref: 38a-495a-17 and 38a-495a(8)(e)

10. Part A Deductibles and Coinsurance

11. Regulations

12. Medicaid--relationship to Supplements and Long-

Term Care

13. Open enrollment

Ref: 38a-495a-8

14. Advertising and marketing

Ref: 38a-495a-15, 16

#### G. Medicare Advantage

#### H. Long-term Care / Home Health Care Policies

Ref: Reg. 38a-501-8-24, Reg. 38a-528-1-17; Reg. 38a-475-476

1. Private Insurance

a. Regulations

2. Required Provisions

a. Mental/emotional disorders

Ref: 38a-501-11 (d); 38a-528-4(d)

b. Levels of care

c. Zero-day hospital

Ref: 38a-501-11 (h)

d. Pre-existing conditions

Ref: 38a-501-11 (b), 38a-476

3. Other Provisions

a. Waiver of Premium

Ref: 38a-501-11(f)

b. Inflation Protection

Ref: 38a-501-20

c. Spousal discount

4. Terminology

Ref: 38a-501-10

a. Skilled (primary) care

b. Home health care vs. home care

c. Community care

d. Alternate care

e. Case management

f. Activities of Daily Living (ADL's) and cognitive impairment

g. Medically necessary or appropriate

- h. Plan of care
- i. Adult day services
- 5. Disclosure

Ref: 38a-501-21(b)

a. Outline of Coverage

Ref: 38a-528-14(b)

b. Shopper's Guide

Ref: 38a-501-18 and 38a-528-11

6. Connecticut Partnership for Long Term Care

Ref: 38a-475-1 thru 6; 17b-252, 38a-475

a. Precertification of policies

Ref: 38a-475, 38a-475-1

b. Training/Certification of producers

Ref: 38a-475-4(10)

7. Elimination Period

Ref 38a-501-11(j)

8. Right to return policy

Ref: 38a-501-11(g)

9. Marketing Methods and Practices

Ref: 38a-501-16

a. Solicitation

Ref: 38a-501-16

#### L. Requirements for small employers

Ref: 38a-564(3,4), 567, 38a-564(3,4), 566, 567

- 1. Special Provisions
- 2. Disclosure requirements
- 3. Termination/Nonrenewal
- 4. Fair Marketing Standards

#### M. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

N. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

#### O. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

#### P. Affordable Care Act

1. Exchanges/Marketplace

Ref: ACA Section 1321

2. Taxes, penalties, and subsidies

Ref: ACA Section 1401, 1402

3. Essential health benefits

Ref: ACA Section 1302

- Mental health and substance use disorder parity
- b. Pediatric services
- c. Preventive services
- 4. Employer notification responsibilities

Ref: ACA Section 1511-1515

#### LIFE, ACCIDENT, HEALTH OR SICKNESS PRODUCER / CERTIFIED INSURANCE CONSULTANT

## GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 10 pretest questions) (Consultant: 100 scoreable questions & 0 pretest questions)

#### I. LIFE: TYPES OF POLICIES

15

#### A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life

#### B. Interest/market-sensitive/adjustable life products

- 1. Universal life
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#### C. Term life

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#### E. Combination plans and variations

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## II. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.......15

#### A. Policy riders

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- 2. Guaranteed insurability
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- Accidental death and/or accidental death and dismemberment
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- 6. Other insureds
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#### B. Policy provisions and options

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- 11. Policy loans, withdrawals, partial surrenders
- 12. Non-forfeiture options
- 13. Dividends and dividend options (e.g. participating, non-participating)
- 14. Incontestability

15. Assignments	G. Tax treatment of insurance premiums, proceeds, and
16. Suicide	dividends
17. Misstatement of age and gender	1. Individual life
18. Settlement options	2. Group life
19. Accelerated death benefits	3. Modified Endowment Contracts (MECs)
C. Policy exclusions	,
1. War	V. ACCIDENT & HEALTH: TYPES OF POLICIES16
2. Aviation	A. Disability income
3. Dangerous Occupation	Individual disability income policy
·	Business overhead expense policy
III. LIFE: COMPLETING THE APPLICATION,	3. Business disability buyout policy
UNDERWRITING, AND DELIVERING THE POLICY 12	Group disability income policy
A. Completing the application	5. Key employee policy
Required signatures     Change in the application.	B. Accidental death and dismemberment
2. Changes in the application	C. Medical expense insurance
Consequences of incomplete applications	Basic hospital, medical, and surgical policies
4. Warranties and representations	2. Major medical policies
5. Collecting the initial premium and issuing the receipt	3. Health Maintenance Organizations (HMOs)
6. Replacement	4. Preferred Provider Organizations (PPOs)
7. Disclosures at point of sale (e.g., HIPAA, HIV	5. Point of Service (POS) plans
consent)	6. Flexible Spending Accounts (FSAs)
8. USA PATRIOT Act/anti-money laundering	7. High Deductible Health Plans (HDHPs) and related
Gramm-Leach-Bliley Act (GLBA) Privacy     Use demonstrates	Health Savings Accounts (HSAs)
B. Underwriting	8. Health Reimbursement Accounts (HRAs)
Insurable interest	D. Medicare supplement policies
Medical information and consumer reports	E. Group insurance
Fair Credit Reporting Act     Picture In a State Control	Differences between individual and group contracts
4. Risk classification	2. General characteristics
Stranger/Investor-owned life insurance (STOLI/IOLI)	3. COBRA
C. Delivering the policy	F. Individual/Group Long Term Care (LTC)
When coverage begins	1. Eligibility
2. Explaining the policy and its provisions, riders,	2. Levels of care
exclusions, and ratings to the client	G. Other policies
D. Contract law	1. Dental
1. Elements of a contract	2. Vision
a. Consideration	3. Cancer
b. Offer and Acceptance	Critical illness or specified disease
c. Competent parties	5. Worksite (employer-sponsored)
d. Legal purpose	6. Hospital indemnity
Unique aspects of the insurance contract	7. Short-term medical
a. Conditional	8. Accident
b. Unilateral	VI. ACCIDENT & HEALTH: POLICY PROVISIONS,
c. Adhesion	CLAUSES, AND RIDERS15
d. Aleatory	A. Mandatory and optional provisions
IV. LIFE: RETIREMENT AND OTHER INSURANCE	1. Entire contract
CONCEPTS8	2. Time limit on certain defenses (incontestable)
A. Third-party ownership	3. Grace period
B. Life Settlements	4. Reinstatement
C. Group life insurance	5. Notice of claim
1. Conversion privilege	6. Claim forms
2. Contributory vs. noncontributory	7. Proof of loss
D. Retirement plans	8. Time of payment of claims
1. Qualified plans	9. Payment of claims
2. Nonqualified plans	10. Physical examination and autopsy
E. Life insurance needs analysis/suitability	11. Legal actions
1. Personal insurance needs	12. Change of beneficiary

Connecticut Insurance Supplement - Examination Content Outlines

2. Business insurance needs

a. Key person

F. Social Security benefits

b. Buy sell

13. Misstatement of age or gender

16. Relation of earnings to insurance

Effective February 1. 2024

14. Change of occupation

15. Illegal occupation

- 1. Insuring clause 3. Warranties and representations 2 Free look 4. Unique aspects of the insurance contract 3. Consideration clause a. Conditional 4. Probationary period b. Unilateral 5. Elimination period c. Adhesion 6. Waiver of premium d. Aleatory 7. Exclusions and limitations LIFE, ACCIDENT, HEALTH OR 8. Preexisting conditions SICKNESS PRODUCER 9. Coinsurance **CONNECTICUT SPECIFIC** 10. Deductibles CONTENT OUTLINE 11. Eligible expenses State Statutes, Rules and Regulations 12. Copayments (30 scoreable questions plus 5 pretest questions) 13. Pre-authorizations and prior approval requirements CT STATUTES, RULES, AND REGULATIONS 14. Usual, reasonable, and customary (URC) charges COMMON TO LIFE, ACCIDENT AND HEALTH, 15. Lifetime, annual, or per cause maximum benefit limits PROPERTY, AND CASUALTY INSURANCE......18 C. Riders Ref: CT Title 38a, Connecticut Regulations 1. Impairment/exclusions A. Responsibilities of the Insurance Commissioner 2. Guaranteed insurability 1. General duties and powers 3. Future increase option Ref: 38a-7,8,9,10,12 D. Rights of renewability 2. Examination of records 1. Noncancelable Ref: 38a-14, 38a-769(f) 2. Cancelable 3. Hearings/notice of hearings 3. Guaranteed renewable Ref: 38a-16; 38a-817, 818 4. Penalties and fines VII. ACCIDENT & HEALTH: SOCIAL INSURANCE ......6 Ref: 38a-2, 8a-702k, 38a-774, 38a-777 A. Medicare (Parts A, B, C, D) 5. Cease and desist orders B. Medicaid Ref: 38a-817 C. Social Security benefits **B** Definitions **VIII. ACCIDENT & HEALTH: OTHER INSURANCE** 1. Insurance transaction CONCEPTS ...... 5 Ref: 38a-702a (13), (15), (16) A. Total, partial, recurrent, and residual disability 2 Insurer B. Owner's rights Ref: 38a-1(11) C. Dependent children benefits 3 Reinsurance D. Primary and contingent beneficiaries Ref: 38a-289 E. Modes of premium payments 4. Domestic, foreign, and alien companies F. Nonduplication and coordination of benefits (e.g., Ref: 38a-1 primary vs. excess) 5. Fraternal benefit society G. Occupational vs. non-occupational Ref: 38a-595 H. Tax treatment of premiums and proceeds of 6. Authorized and unauthorized companies / insurance contracts (e.g., disability income and admitted and nonadmitted companies medical expenses, etc.) Ref: 38a-1, 38a-275, 703, 714 I. Managed care 7. Stock and mutual companies, and reciprocals J. Workers Compensation Ref: 38a-1 K. Subrogation 8. Certificate of authority IX. ACCIDENT & HEALTH: FIELD UNDERWRITING Ref: 38a-41 PROCEDURES......8 C. Licensing A. Completing the application Ref: 702e, 769 B. Explaining sources of insurability and HIPAA 1. Purpose privacy information (e.g., MIB Report, Fair Credit 2. Licensing Requirements Reporting Act, etc.) a. Producer C. Initial premium payment and receipt and Ref: 38a-782(a), 38a-702a, 702b consequences of the receipt (e.g., medical b. Agent examination, etc.) Ref: 38a-702m, 702a D. Submitting application (and initial premium if c. Broker collected) to company for underwriting d. Resident/Nonresident E. Policy delivery Ref: 38a-782; 38a-702g, 702n; 38a-769(a) F. Explaining policy and its provisions, riders,
  - e. Temporary license *Ref: 38a-702j*
  - 3. Agent appointment/termination of contract *Ref: 38a-702m, 38a-709*
  - 4. Obtaining a license

exclusions, and ratings to clients

1. Elements of a contract

2. Insurable interest

G. Replacement

H. Contract law

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Policy delivery

Ref: 38a-436

4. Disclosure

Ref: 38a-988

4. Commissions and compensation/ charges for

extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

#### E. Filing and approval of policy forms

Ref: 38a-430-1 to 38a-430-4; 38a-480-8 to 38a-480-10;

38a-481-1 to 38a-481-4

#### F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Protection of public interest

2. Responsibilities of the insurer

Ref: 38a-815

3. Unfair claims practices

Ref: 38a-816(6)

4. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

5. Return of premium

Ref: 38a-712

#### H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975-38a-999

#### 

Ref: Connecticut Title 38a, Connecticut Regulations

#### A. Marketing methods and practices

Ref: 38a-815 thru 819

1. Solicitation

a. Purpose

Ref: 38a-819-33

b. Definitions

Ref: 38a-819-35

c. Exceptions

Ref: 38a-819-34

d. Producer responsibilities

Ref: 38a-819-35(f); 38a-979, 981

e. Disclosure

Ref: 38a-819

(1) Buyer's guide

Ref: 38a-819-35(A), 38a-819-39 Appendix

(2) Policy summary

Ref: 38a-819-35(g)

f. Advertising and sales

Ref: 38a-819-21 thru 31

g. Illustrations

Ref: 38a-819-58 thru 69

2. Policy replacement

Ref: 38a-435-1 thru 7
3. Standard provisions

Ref: 38a-436, 452

4. Optional provisions and riders

Ref: 38a-457-1 thru 11; 38a-458-1 thru 12

a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

Ref: 38a-433-12 thru 22

a. Standard provisions

#### B. Individual Life

1. Provisions

a. Assignment

b. Policy loan

(1) Interest rates

Ref: 38a-444

c. Protection of beneficiaries from creditors *Ref:* 38a-453

d. Return of policy and refund of premium *Ref: 38a-436* 

e. Designation of beneficiary

Ref: 38a-451

f. Payment of interest on life insurance death benefits

Ref: 38a-452

2. Variable Life

Ref: 38a-433-1 to 10

#### C. Group Life

1. Conversion rights

Ref: Bulletin S-4(8)

2. Dependent coverage

Ref: Bulletin S-4(9)

3. Assignment of proceeds

Ref: 38a-455

## III. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY......7

Ref: Connecticut Title 38a, Connecticut Regulations

#### A. Policy clauses and Provisions

1. Minimum Standards

Ref: 38a-505-1, 5, 7

- a. Purpose
- b. Definition
- c. Prohibited provisions
- d. Preexisting conditions

Ref: 38a-505-5(f) and 38a-476

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

c. Mental Health and Nervous Disorder

Coverages

Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

Ref: 38a-505-10(A)(7)

i. Right of insurer to contest

Ref: 38a-483(a)2 and 38a-476

j. Grace period

Ref: 38a-483(a)(3)

k. Coordination of benefits

Ref: 38a-480-1 to 480-5

I. Continuation/Conversion in group policies

Ref: 38a-546; 38a-512a

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref: 38a-503, 530

3. Benefit Standards

Ref: Reg. 38a-505-9

#### B. Disability

 Connecticut minimum benefit standards for disability income

Ref: Reg. 38a-505-9(F)

#### C. Agent Disclosure

Ref: 38a-988

#### D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10(B)

2. Renewal Agreements/Nonrenewal and

Cancellation

Ref: Reg. 38a-505-9(A)

3. Advertising

Ref: 38a-819-5, 6 and 9

4. Suitability

5. Policy Replacement

Ref: 38a-505-11, 38a-546

6. Evidence of Coverage

Ref: 38a-182

7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

a. Prohibited use of genetic information

Ref: 38a-816(19)

b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

Ref: 38a-816(8); 38a-979, 981

10. Limited Benefit Disclosure

Ref: 38a-513(d)

## E. Connecticut children's health insurance plan (HUSKY)

Ref: RL 17b-289-304

#### F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

Ref: 38a-816(8); 38a-979, 38a-981

4. Outline of Coverage/Disclosure Requirements

Ref: 38a-495a-13(d)

5. Buyers Guide

Ref: Reg. 38a-495-10 (a) (6)

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

Ref: 38a-495a(m)

8. Replacement/Replacement Forms

Ref: 38a-495a-14,19

9. Duplication of Benefits

Ref: 38a-495a-17 and 38a-495a(8)(e)

10. Part A Deductibles and Coinsurance

11. Medicaid--relationship to Supplements and Long-Term Care

12. Open enrollment

Ref: 38a-495a-8

13. Advertising and marketing

Ref: 38a-495a-15, 16

#### G. Medicare Advantage

#### H. Long-term Care / Home Health Care Policies

Ref; Reg. 38a-501-8-24, Reg. 38a-528-1-17

- 1. Private Insurance
  - a. Regulations
- 2. Required Provisions
  - a. Mental/emotional disorders

Ref: 38a-501-11 (d); 38a-528-4(d)

- b. Levels of care
- c. Zero-day hospital

Ref: 38a-501-11 (h)

d. Pre-existing conditions

Ref: 38a-501-11(b), 38a-476

- 3. Other Provisions
  - a. Waiver of Premium

Ref: 38a-501-11(f)

b. Inflation Protection *Ref: 38a-501-20* 

c. Spousal discount

4. Terminology

Ref: 38a-501-10

- a. Skilled (primary) care
- b. Home health care vs. home care
- c. Community care
- d. Alternate care
- e. Case management
- f. Activities of Daily Living (ADL's) and cognitive impairment
- g. Medically necessary or appropriate plan of care
- h. Adult day services
- 5. Disclosure

Ref: 38a-501-21(b)

a. Outline of Coverage

Ref: 38a-528-14(b)

b. Shopper's Guide

Ref: 38a-501-18 and 38a-528-11

6. Connecticut Partnership for Long Term Care

Ref: 38a-475-1 thru 6; 17b-252

a. Precertification of policies

Ref: 38a-475

b. Training/Certification of producers

Ref: 38a-475-4(10)

7. Elimination Period

Ref: 38a-501-11(j)

8. Right to return policy

Ref: 38a-501-11(g)

9. Marketing Methods and Practices

Ref: 38a-501-16

a. Solicitation

Ref: 38a-501-16

#### I. Requirements for small employers

Ref: 38a-564(3,4), 566, 567

- 1. Special Provisions
- 2. Disclosure requirements
- 3. Termination/Nonrenewal
- 4. Fair Marketing Standards

#### J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

#### L. Affordable Care Act

1. Exchanges/Marketplace

Ref: ACA Section 1321

2. Taxes, penalties, and subsidies

Ref: ACA Section 1401, 1402

3. Essential health benefits

Ref: ACA Section 1302
a. Mental health and substance use disorder

- Mental health and substance use disorder parity
- b. Pediatric services
- c. Preventive services
- 4. Employer notification responsibilities Ref: ACA Section 1511-1515

#### LIFE, ACCIDENT, HEALTH OR SICKNESS CERTIFIED INSURANCE CONSULTANT

## CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(50 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE 23

Ref: CT Title 38a, Connecticut Regulations

#### A. Responsibilities of the Insurance Commissioner

- 1. General duties and powers
- *Ref:* 38a-7,8,9,10,12
  2. Examination of records

Ref: 38a-14, 38a-769(f)

3. Hearings/notice of hearings

Ref: 38a-16; 38a-817, 818

4. Penalties and Fines

Ref: 38a-2, 38a-702k, 38a-774

5. Cease and desist orders *Ref: 38a-817* 

#### **B.** Definitions

1. Insurance transaction

Ref: 38a-702a (13), (15), (16)

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies *Ref:* 38a-1

5. Fraternal benefit society

Ref: 38a-595

6. Authorized and unauthorized companies / admitted and nonadmitted companies

Ref: 38a-1, 38a-275, 703, 714

 Stock and mutual companies, and reciprocals Ref: 38a-1

8. Certificate of authority

Ref: 38a-41

#### C. Licensing

Ref:38a-, 702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

c. Broker

d. Certified Insurance Consultant

Ref: 38a-731 thru 735

e. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

f. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, possibly 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Change of address/name change

Ref:38a-771(a)

b. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

c. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-430-1 to 38a-430-4; 38a-480-8 to 38a-480-10;

38a-481-1 to 38a-481-4

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838,839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy

**Protection Act** 

Ref: 38a-975-999

II. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY 13

Ref: Connecticut Title 38a, Connecticut Regulations

A. Marketing methods and practices

Ref: 38a-815 thru 819

1. Solicitation

a. Purpose

Ref: 38a-819-33

b. Definitions

Ref: 38a-819-35

c. Exceptions

Ref: 38a-819-34

d. Producer responsibilities

Ref: 38a-819-35(f); 38a-979, 981

e. Disclosure

38a-819-36

(1) Buyer's guide

Ref: 38a-819-35(A), Appendix

(2) Policy summary

Ref: 38a-819-35(g)

f. Advertising and sales

Ref: 38a-819-21 thru 31

g. Illustrations

Ref: 38a-819-58 thru 69

2. Policy replacement

Ref: 38a-435-1 thru 7
3. Standard provisions

Ref: 38a-436, 452

4. Optional provisions and riders

Ref: 38a-457-1 thru 11; 38a-458-1 thru 12

a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

Ref: 38a-433-12 thru 22

#### B. Individual Life

1. Provisions

a. Assignment

b. Policy loan

(1) Interest rates

Ref: 38a-444

c. Protection of beneficiaries from creditors

n. Adopted and prospective adopted children Ref: 38a-453 d. Return of policy and refund of premium Ref: 38a-508, 549 o. Mammograms Ref: 38a-436 e. Designation of beneficiary Ref: 38a-503, 530 Ref: 38a-451 3. Benefit Standards f. Payment of interest on life insurance death Ref: Reg. 38a-505-9 B. Disability benefits 1. Connecticut minimum benefit standards for Ref: 38a-452 2. Variable Life Disability Income Ref: 38a-433-1 to 10 Ref: 8a-505-9(F) C. Agent Disclosure 3. Cost comparison methods Ref: 38a-819-35(F) Ref: 38a-988 D. Carrier Disclosure C. Group Life 1. Conversion rights 1. Outline of Coverage Ref: Bulletin S-4(8) Ref: 38a-505-10(B) 2. Dependent coverage 2. Renewal Agreements/Nonrenewal and Ref: Bulletin S-4(9) Cancellation 3. Assignment of proceeds Ref: Reg. 38a-505-9(A) Ref: 38a-455 3. Advertising D. Corporate Owned Life Insurance (COLI) Ref: 38a-819-5, 6 and 9 4. Suitability III. STATE STATUTES, RULES, AND REGULATIONS 5. Policy Replacement PERTINENT TO ACCIDENT AND HEALTH Ref: 38a-505-11, 38a-546 INSURANCE ONLY......14 6. Evidence of Coverage Ref: Connecticut Title 38a, Connecticut Regulations Ref: 38a-182 A. Policy clauses and Provisions 7. Group Health 1. Minimum Standards a. Required Provisions Ref: 38a-505-1, 5, 7 Ref: 38a-513-4 a. Purpose 8. Unfair Practices b. Definition Ref: 38a-816 c. Prohibited provisions a. Prohibited use of genetic information d. Preexisting conditions Ref: 38a-816(19) Ref: 38a-505-5(f) and 38a-476 b. Unfair discrimination 2. Required and Optional Coverages Ref: 38a-488 Ref: 38a-483(a, b) 9. Application Responsibilities a. Newborns Ref: 38a-816(8); 38a-979, 981 Ref: 38a-490 10. Limited Benefit Disclosure b. Handicapped dependents Ref: 38a-513(d) Ref: 38a-489 and 38a-515 E. Connecticut children's health insurance plan c. Mental Health and Nervous Disorder (HUSKY) Coverages Ref: RL 17b-289-304 Ref: 38a-488a F. Medicare Supplement Insurance d. Substance Abuse Treatment Ref: 38a-495a Ref: 38a-533 1. Definitions e. Dependent children Ref: 38a-495a-3 Ref: 38a-497 2. Minimum Standards f. Maternity benefits for dependent children Ref: 38a-495a-5, 6 Ref: 38a490 and 38a-516 3. Application Responsibilities g. Infertility coverage Ref: 38a-816(8); 38a-979; 38a-981 Ref: 38a-536 and 38a-509 4. Outline of Coverage/Disclosure Requirements h. Right to return Ref: 38a-495a-13(d) Ref: 38a-505-10(A)(7) 5. Buyers Guide i. Right of insurer to contest Ref: Reg. 38a-495-10 (a) (6) Ref: 38a-483(a)2 and 38a-476 6. Pre-existing Conditions j. Grace period Ref: 38a-495a(f) Ref: 38a-483(a)(3) 7. Right to Return k. Coordination of benefits

Connecticut Insurance Supplement - Examination Content Outlines

I. Continuation/Conversion in group policies

Ref: 38a-480-1 to 480-5

Ref: 38a-546, 38a-512a

m. Chiropractic

Ref: 38a-507

Ref: 38a-485a-17 and 38a-495a(8)(e)

8. Replacement/Replacement Forms

Ref: 38a-495a(m)

Ref: 38a-495a-14,19

9. Duplication of Benefits

- 10. Part A Deductibles and Coinsurance
- 11. Regulations
- 12. Medicaid--relationship to Supplements and Long-Term Care
- 13. Open enrollment

Ref: 38a-495a-8

14. Advertising and marketing

Ref: 38a-495a-15, 16

#### G. Medicare Advantage

#### H. Long-term Care / Home Health Care Policies

Ref; Reg. 38a-501-8-24, Reg. 38a-528-1-17; Reg. 38a-475-476

- 1. Private Insurance
  - a. Regulations
- 2. Required Provisions
  - a. Mental/emotional disorders Ref: 38a-501-11 (d); 38a-528-4(d)
  - b. Levels of care
  - c. Zero-day hospital

Ref: 38a-501-11 (h)

d. Pre-existing conditions *Ref:* 38a-501-11(b), 38a-476

- 3. Other Provisions
  - a. Waiver of Premium

Ref. 38a-501-11(f)

b. Inflation Protection

Ref: 38a-501-20

- c. Spousal discount
- 4. Terminology

Ref. 38a-501-10

- a. Skilled (primary) care
- b. Home health care vs. home care
- c. Community care
- d. Alternate care
- e. Case management
- f. Activities of Daily Living (ADL's) and cognitive impairment
- g. Medically necessary or appropriate plan of
- h. Adult day services
- 5. Disclosure

Ref: 38a-501-21(b)

a. Outline of Coverage

Ref: 38a-528-14(b)

b. Shopper's Guide

Ref: 38a-501-18 and 38a-528-11

6. Connecticut Partnership for Long Term Care

Ref: 38a-475-1 thru 6; 17b-252

a. Precertification of policies

Ref: 38a-475

b. Training/Certification of producers

Ref: 38a-475-4(10)

7. Elimination Period

Ref: 38a-501-11(j)

8. Right to return policy

Ref: 38a-501-11(g)

9. Marketing Methods and Practices

Ref: 38a-501-16

a. Solicitation

Ref: 38a-501-16

#### I. Requirements for small employers

Ref: 38a-564(3,4), 566, 567

- 1. Special Provisions
- 2. Disclosure requirements
- 3. Termination/Nonrenewal
- 4. Fair Marketing Standards

#### J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

#### K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

#### L. Affordable Care Act

- 1. Exchanges/Marketplace
  - Ref: ACA Section 1321
- 2. Taxes, penalties, and subsidies Ref: ACA Section 1401, 1402
- 3. Essential health benefits

Ref: ACA Section 1302

- a. Mental health and substance use disorder parity
- b. Pediatric services
- c. Preventive services
- 4. Employer notification responsibilities Ref: ACA Section 1511-1515

#### M. Surprise Billing

Ref: 38a-477aa (a)(6), (b)(3)(A-B), (c), (d); and 38a-591b(d)(3)

## PROPERTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

#### Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

**Note:** To the extent that the specific contracts, forms, and endorsements in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.

#### I. PROPERTY: TYPES OF POLICIES......22

#### A. Homeowners

- 1 HO-2
- 2. HO-3
- 3. HO-4
- 4. HO-5
- 5. HO-6
- 6. HO-8

#### B. Dwelling policies

- 1. DP-1
- 2. DP-2
- 3. DP-3

#### C. Commercial lines

- 1. Commercial Package Policy (CPP)
- 2. Commercial property
  - a. Commercial building and business personal property form
  - b. Causes of loss forms
  - c. Business income
  - d. Extra expense
  - e. Equipment breakdown
- 3. Business Owners Policy (BOP)
- 4. Builders Risk
- 5. Cyber First-Party Coverage

#### D. Inland marine

1. Personal Articles floaters

2. Commercial Property floaters	M. Subrogation
E. National Flood Insurance Program	N. Elements of a contract
F. Others	O. Warranties, representations, and concealment
1. Earthquake	P. Sources of underwriting information
2. Mobile Homes	Q. Fair Credit Reporting Act
3. Watercraft	R. Privacy Protection (Gramm Leach Bliley)
4. Farm Owners	S. Policy Application
5. Windstorm	T. Terrorism Risk Insurance Act (TRIA)
o. Wildstoffi	U. Territory
II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS15	o. remory
A. Insurance	
1. Law of Large Numbers	PROPERTY PRODUCER
B. Insurable interest	CONNECTICUT SPECIFIC
C. Risk	CONTENT OUTLINE
Pure vs. Speculative Risk	State Statutes, Rules and Regulations
D. Hazard	(25 scoreable questions)
1. Moral	I. CT STATUTES, RULES, AND REGULATIONS
2. Morale	COMMON TO LIFE, ACCIDENT AND HEALTH,
3. Physical	PROPERTY, AND CASUALTY INSURANCE18
E. Peril	Ref: CT Title 38a, Connecticut Regulations
	A. Responsibilities of the Insurance Commissioner
F. Loss 1. Direct	General duties and powers
	Ref: 38a-7,8,9,10,12
2. Indirect	2. Examination of records
G. Loss Valuation	
1. Actual cash value	Ref: 38a-14, 38a-769(f); 38a-14a
2. Replacement cost	3. Hearings/notice of hearings
3. Market value	Ref: 38a-16; 38a-817, 818
4. Stated/agreed value	4. Penalties and fines
5. Salvage value	Ref: 38a-2, 38a-702k, 38a-774, 38a-777
H. Proximate cause	5. Cease and desist orders
I. Deductible	Ref: 38a-817
J. Indemnity	B. Definitions
K. Limits of liability	Insurance transaction
L. Coinsurance/Insurance to value	Ref: 38a-702a (13), (15), (16)
M. Occurrence	2. Insurer
N. Cancellation	Ref: 38a-1(11)
O. Nonrenewal	3. Reinsurance
P. Vacancy and unoccupancy	Ref: 38a-289
Q. Liability	<ol><li>Domestic, foreign, and alien companies</li></ol>
1. Absolute	Ref: 38a-1.
2. Strict	<ol><li>Authorized and unauthorized companies /</li></ol>
3. Vicarious	admitted and nonadmitted companies
R. Negligence	Ref: 38a-1, 38a-275, 703, 714
S. Binder	<ol><li>Stock and mutual companies, and reciprocals</li></ol>
T. Endorsements	Ref: 38a-1
U. Blanket vs. Specific	<ol><li>Risk retention group</li></ol>
III DEODERTY DOLIOY DEOVICIONO AND CONTRACT	Ref: 38a-250
III. PROPERTY: POLICY PROVISIONS AND CONTRACT	8. Certificate of authority
LAW	Ref: 38a-41
A. Declarations	C. Licensing
B. Insuring agreement	Ref: 38a-702e, 769
C. Conditions	1. Purpose
D. Exclusions	Licensing Requirements
E. Definition of the insured	a. Producer
F. Duties of the insured	Ref: 38a-782(a), 38a-702a, 702b
G. Obligations of the insurance company	b. Agent
H. Mortgagee rights	Ref: 38a-702m, 702a
I. Proof of loss	c. Broker
J. Notice of claim	d. Resident/Nonresident
K. Appraisal	
L. Other Insurance Provision	Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
	e. Temporary license

Ref: 38a-702i

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k. 702s

5. Maintaining a license

a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

#### D. Filing and approval of policy forms

Ref: 38a-676-2, and 3

#### F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

## H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru-999

#### 

A. Premium Financing

Ref: 38a-161 to 170

#### **B. Insurance Contracts**

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and Casualty Policies

Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345

a. Illegal declination, nonrenewal, and cancellation

Ref: 38a-358, 815, 816(9), 817(b)

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref. 38a-741

### III. STATE STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY....4

A. Connecticut Insurance Placement Facility/ FAIR Plan

Ref: 38a-328-1 thru 20

1. Purpose

2. Definitions

3. Procedures

4. Eligibility

5. Coverages Available

6. Limits of Coverage

7. Effective Date of Coverage

8. Binding Authority of Agents or Borders

**B.** Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

## CASUALTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(50 scored and 5 pretest questions)

**Note:** To the extent specific contracts, forms, and endorsements in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National

Council on Compensation Insurance; (3) Surety Association of America.	<ul><li>5. Forgery and Alteration</li><li>6. Mysterious disappearance</li></ul>
CACHALTY, TYPES OF BOLICIES BONDS AND	E. Bonds
. CASUALTY: TYPES OF POLICIES, BONDS, AND	1. Surety
RELATED TERMS	2. Fidelity
A. Commercial general liability	F. Professional liability
1. Exposures	1. Errors and Omissions
a. Premises and Operations	Medical Malpractice
b. Products and Completed Operations	•
2. Coverage	3. Directors and Officers (D&O)
a. Coverage A: Bodily Injury and Property Damage	4. Employment Practices Liability (EPLI)
Liability (Occurrence, Claims made including	5. Cyber liability and data breach, funds transfer
Retroactive Date)	6. Liquor liability
b. Coverage B: Personal Injury and Advertising Injury	G. Umbrella/Excess Liability
c. Coverage C: Medical Payments	H. Business Owners Policy (BOP)
d. Supplemental Payments	II. CASUALTY: INSURANCE TERMS AND RELATED
e. Who is an insured	CONCEPTS15
f. First named insured	A. Risk
g. Limits (Per occurrence, Annual Aggregate)	B. Hazards
	1. Moral
h. Damage to Property of Others	
B. Automobile: personal auto and business auto	2. Morale
1. Liability	3. Physical
a. Bodily Injury	C. Indemnity
b. Property Damage	D. Insurable interest
c. Split Limits	E. Loss valuation
d. Combined Single Limit	Actual cash value
2. Medical Payments	2. Replacement cost
3. Physical Damage (collision; other than collision;	3. Market value
specified perils)	4. Stated/agreed value
4. Uninsured motorists	5. Salvage value
5. Underinsured motorists	F. Negligence
6. Who is an insured	G. Liability
7. Types of Auto	H. Occurrence
a. Owned	I. Binders
b. Non-owned	J. Warranties
c. Hired	K. Representations
d. Temporary Substitute	L. Concealment
e. Newly Acquired Autos	M. Deposit Premium/Audit
f. Transportation Expense and Rental	N. Certificate of Insurance
Reimbursement Expense	O. Law of Large Numbers
8. Auto Dealers Coverage Form, including	P. Pure vs. Speculative Risk
Garagekeepers Insurance	Q. Endorsements
9. Exclusions	R. Damages
10. Individual Named Insured and Drive Other Car (DOC)	1. Compensatory
11. Mobile equipment	a. General
C. Workers Compensation Insurance, Employers	b. Special
Liability Insurance, and Related Issues	2. Punitive
(This section does not deal with specifics of state law, which	S. Compliance with provisions of Fair Credit Reporting
are addressed elsewhere in this outline.)	Act
Standard policy concepts	Aut
a. Who is an employee/employer	III. CASUALTY: POLICY PROVISIONS12
. , , ,	A. Declarations
b. Compensation	B. Insuring agreement
2. Work-related vs. non-work-related	C. Conditions
3. Other states' insurance	D. Exclusions and Limitations
4. Employers Liability	E. Definition of the insured
5. Exclusive remedy	F. Duties of the insured after a loss
6. Premium Determination	G. Cancellation and nonrenewal provisions
D. Crime	H. Supplementary payments
Employee Dishonesty	I. Proof of loss
2. Theft	J. Notice of claim
3. Robbery	J. Notice of Claim

4. Burglary

K. Arbitration

- L. Other insurance
- M. Subrogation
- N. Loss settlement provisions including consent to settle a loss
- O. Terrorism Risk Insurance Act (TRIA)

## CASUALTY PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(25 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, AND CASUALTY INSURANCE.......18

Ref: CT Title 38a, Connecticut Regulations

#### A. Responsibilities of the Insurance Commissioner

1. General duties and powers *Ref: 38a-7,8,9,10,12* 

2. Examination of records

Ref: 38a-14, 38a-769(f); 38a-14a

3. Hearings/notice of hearings

Ref: 38a-16; 38a-817, 818

4. Penalties and fines

Ref: 38a-2, 38a-702k, 38a-774, 38a-777

5. Cease and desist orders

Ref: 38a-817

#### **B.** Definitions

1. Insurance transaction

Ref: 38a-702a (13), (15), (16)

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies *Ref: 38a-1.* 

5. Authorized and unauthorized companies / admitted and nonadmitted companies

Ref: 38a-1, 38a-275, 703, 714

6. Stock and mutual companies, and reciprocals *Ref: 38a-1* 

7. Risk retention group

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

#### C. Licensing

Ref: 38a-702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k. 702s

5. Maintaining a license

a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
  - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2, and 3

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11) Ref: Workers' Compensation Bulletin No.47, as j. Illegal inducement amended; Title 31 Ch. 568 1. Definitions Ref: 38a-816(1) k. Misrepresentation on applications Ref: 31-275 Ref: 38a-816(8) a. Employer b. Employee I. Twisting Ref: 38a-826 2. Employments covered/excluded 4. Return of premium Ref: RL 31-275(9, 10) 3. Benefits provided Ref: 38a-712 H. Connecticut Insurance Information and Privacy Ref: RL 31-275(12), 283a, 294b and 294c, 295, 306 (a, **Protection Act** b), 307, 308, 308a Ref: 38a-975 thru 999 a. Minimum duration of incapacity STATE STATUTES, RULES AND REGULATIONS b. Medical Benefits required **COMMON TO PROPERTY AND CASUALTY** c. Compensation for total disability INSURANCE ONLY......3 d. Compensation for partial disability A. Premium Financing e. Survivorship benefits Ref: 38a-161 to 170 f. Burial expenses **B.** Insurance Contracts 4. Second injury fund 1. Renewal, Nonrenewal, Cancellation: Ref: RL 31-349-355b Commercial, Homeowners, Personal Auto and 5. Claims procedures Casualty Policies Ref: 31-294c Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345 a. Illegal declination, nonrenewal, and PROPERTY AND CASUALTY cancellation PRODUCER/CERTIFIED INSURANCE Ref: 38a-358, 815, 816(9), 817(b) CONSULTANT 2. Binders Ref: 38a-309, 322 **GENERAL KNOWLEDGE** C. Surplus Lines CONTENT OUTLINE Ref. 38a-741 Product Knowledge, Terms and Concepts (Producer: 100 scored & 10 pretest questions) III. STATE STATUTES. RULES. AND REGULATIONS (Consultant: 100 scored & 0 pretest questions) PERTINENT TO CASUALTY INSURANCE ONLY.....4 Note: To the extent that the specific contracts, forms, and A. Auto Insurance endorsements dealt with in this outline are available in standardized 1. Required coverages versions, outline references are to items developed by (1) Insurance Ref: 38a-335 Services Office; (2) National Council on Compensation Insurance; 2. Limits (3) Surety Association of America. Ref: RL 14-112 (a) I. PROPERTY: TYPES OF POLICIES......22 3. Rates/rating information Ref: 38a-686(b) 3 thru 6 A. Homeowners 4. Uninsured/underinsured Motorist law 1. HO-2 2. HO-3 Ref: 38a-336; 38a-334-6(d) a. Option for additional coverage 3. HO-4 4. HO-5 Ref: 38a-336a 5. HO-6 b. Insurer insolvency 6. HO-8 Ref: 38a-336(2)(g)(2) 5. Connecticut Motor Vehicle Financial B. Dwelling policies 1. DP-1 Responsibility law 2. DP-2 Ref: RL 14-112(a, b) 3. DP-3 a. Proof of financial responsibility defined C. Commercial lines b. Persons required to show proof 1. Commercial Package Policy (CPP) c. Penalty for noncompliance d. Methods of satisfying financial responsibility 2. Commercial property B. Connecticut Auto Insurance Assigned Risk Plan a. Commercial building and business personal Ref: 38a-329 property form b. Causes of loss forms 1. Purpose c. Business income 2. Definitions d. Extra expense 3. Eligibility 4. Insured's participation e. Equipment breakdown 3. Business Owners Policy (BOP) 5. Insurer's participation 4. Builders Risk 6. Coverage and options 5. Cyber First-Party Coverage 7. Collection of placement fee D. Inland marine C. Connecticut Worker's Compensation Law

Personal Articles floaters	L. Other Insurance Provision
Commercial Property floaters	M. Subrogation
E. National Flood Insurance Program	N. Elements of a contract
F. Others	O. Warranties, representations, and concealment
1. Earthquake	P. Sources of underwriting information
2. Mobile Homes	Q. Fair Credit Reporting Act
3. Watercraft	R. Privacy Protection (Gramm Leach Bliley)
4. Farm Owners	S. Policy Application
5. Windstorm	T. Terrorism Risk Insurance Act (TRIA)
II. PROPERTY: INSURANCE TERMS AND RELATED	U. Territory
CONCEPTS15	IV CARLALTY, TYPES OF BOLICIES BONDS AND
A. Insurance	IV. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS 23
Law of Large Numbers	A. Commercial general liability
B. Insurable interest	1. Exposures
C. Risk	a. Premises and Operations
Pure vs. Speculative Risk	b. Products and Completed Operations
D. Hazard	Coverage
1. Moral	a. Coverage A: Bodily Injury and Property Damage
2. Morale	Liability (Occurrence, Claims made including
3. Physical	Retroactive Date)
E. Peril	b. Coverage B: Personal Injury and Advertising Injury
F. Loss	c. Coverage C: Medical Payments
1. Direct	d. Supplemental Payments
2. Indirect	e. Who is an insured
G. Loss Valuation	f. First named insured
1. Actual cash value	g. Limits (Per occurrence, Annual Aggregate)
	h. Damage to Property of Others
Replacement cost     Market value	B. Automobile: personal auto and business auto
Name value     Stated/agreed value	Liability
_	•
5. Salvage value H. Proximate cause	a. Bodily Injury b. Property Damage
I. Deductible	c. Split Limits
	d. Combined Single Limit
J. Indemnity	Medical Payments
K. Limits of liability L. Coinsurance/Insurance to value	Nedical Fayments     Physical Damage (collision; other than collision;
M. Occurrence	specified perils)
N. Cancellation	4. Uninsured motorists
O. Nonrenewal	5. Underinsured motorists
P. Vacancy and unoccupancy	6. Who is an insured
Q. Liability	7. Types of Auto
1. Absolute	a. Owned
2. Strict	b. Non-owned
3. Vicarious	c. Hired
R. Negligence	d. Temporary Substitute
S. Binder	e. Newly Acquired Autos
T. Endorsements	f. Transportation Expense and Rental
U. Blanket vs. Specific	Reimbursement Expense
•	8. Auto Dealers Coverage Form, including
III. PROPERTY: POLICY PROVISIONS AND CONTRACT	Garagekeepers Insurance
LAW 13	9. Exclusions
A. Declarations	10. Individual Named Insured and Drive Other Car (DOC)
B. Insuring agreement	11. Mobile equipment
C. Conditions	C. Workers Compensation Insurance, Employers
D. Exclusions	Liability Insurance, and Related Issues
E. Definition of the insured	(This section does not deal with specifics of state law, which
F. Duties of the insured	are addressed elsewhere in this outline.)
G. Obligations of the insurance company	Standard policy concepts
H. Mortgagee rights	a. Who is an employee/employer
I. Proof of loss	b. Compensation
J. Notice of claim	Work-related vs. non-work-related
K. Appraisal	3. Other states' insurance
	o. Other states insurance

- 4. Employers Liability
- 5. Exclusive remedy
- 6. Premium Determination

#### D. Crime

- 1. Employee Dishonesty
- 2. Theft
- 3. Robbery
- 4. Burglary
- 5. Forgery and Alteration
- 6. Mysterious disappearance

#### E. Bonds

- 1. Surety
- 2. Fidelity

#### F. Professional liability

- 1. Errors and Omissions
- 2. Medical Malpractice
- 3. Directors and Officers (D&O)
- 4. Employment Practices Liability (EPLI)
- 5. Cyber liability and data breach, funds transfer
- 6. Liquor liability
- G. Umbrella/Excess Liability
- H. Business Owners Policy (BOP)

### V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS 15

- A. Risk
- B. Hazards
  - 1. Moral
  - 2. Morale
  - 3. Physical
- C. Indemnity
- D. Insurable interest
- E. Loss valuation
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated/agreed value
  - 5. Salvage value
- F. Negligence
- G. Liability
- H. Occurrence
- I Binders
- J. Warranties
- K. Representations
- L. Concealment
- M. Deposit Premium/Audit
- N. Certificate of Insurance
- O. Law of Large Numbers
- P. Pure vs. Speculative Risk
- Q. Endorsements
- R. Damages
  - 1. Compensatory
    - a. General
    - b. Special
  - 2. Punitive
- S. Compliance with provisions of Fair Credit Reporting

  Act

#### VI. CASUALTY: POLICY PROVISIONS

- LIGITIKOVIGIONO
- A. Declarations
- B. Insuring agreement
- C. Conditions

- D. Exclusions and Limitations
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Cancellation and nonrenewal provisions
- H. Supplementary payments
- I. Proof of loss
- J. Notice of claim
- K. Other insurance
- L. Subrogation
- M. Loss settlement provisions including consent to settle a loss
- N. Terrorism Risk Insurance Act (TRIA)

## PROPERTY AND CASUALTY PRODUCER

## CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations (30 scoreable questions plus 5 pretest questions)

I. CT STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, AND CASUALTY INSURANCE.......18

Ref: CT Title 38a, Connecticut Regulations

#### A. Responsibilities of the Insurance Commissioner

- 1. General duties and powers
  - Ref: 38a-7,8,9,10,12
- 2. Examination of records

Ref: 38a-14, 38a-769(f); 38a-14a

- 3. Hearings/notice of hearings *Ref: 38a-16; 38a-817, 818*
- 4. Penalties and fines

Ref: 38a-2, 38a-702k, 38a-774, 38a-777

5. Cease and desist orders *Ref: 38a-817* 

#### **B.** Definitions

1. Insurance transaction

Ref: 38a-702a (13), (15), (16)

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

- 4. Domestic, foreign, and alien companies *Ref: 38a-1*.
- 5. Authorized and unauthorized companies / admitted and nonadmitted companies

Ref: 38a-1, 38a-275, 703, 714

- 6. Stock and mutual companies, and reciprocals *Ref:* 38a-1
- 7. Risk retention group

Ref: 38a-250

8. Certificate of authority *Ref*: 38a-41

#### C. Licensing

Ref: 38a-702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

c. Broker

12

d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k. 702s

5. Maintaining a license

a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses *Ref: 38a-774* 

#### D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref. 38a-988

Commissions and compensation/ charges for extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

#### E. Filing and approval of policy forms

Ref: 38a-676-2, and 3

#### F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

## H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru 999

#### 

#### B. Premium Financing

Ref: 38a-161 to 170

#### **B.** Insurance Contracts

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and Casualty Policies

Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345

a. Illegal declination, nonrenewal, and cancellation

Ref: 38a-358, 815, 816(9), 817(b)

2. Binders

Ref: 38a-309, 322

#### C. Surplus Lines

Ref. 38a-741

### III. STATE STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY....4

#### A. Connecticut Insurance Placement Facility/ FAIR Plan

Ref: 38a-328-1 thru 20

- 1. Purpose
- 2. Definitions
- 3. Procedures
- 4. Eligibility
- 5. Coverages Available
- 6. Limits of Coverage
- 7. Effective Date of Coverage
- 8. Binding Authority of Agents or Borders

#### B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

### IV. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY......5

#### A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112 (a)

3. Rates/rating information

Ref: 38a-686(b) 3 thru 6

4. Uninsured/underinsured Motorist law

Ref: 38a-336; 38a-334-6(d)

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

Ref: 38a-336(2)(g)(2)

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

- a. Proof of financial responsibility defined
- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility

#### B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

- 1. Purpose
- 2. Definitions
- 3. Eligibility
- 4. Insured's participation
- 5. Insurer's participation
- 6. Coverage and options
- 7. Collection of placement fee

#### C. Connecticut Worker's Compensation Law

Ref: Workers' Compensation Bulletin No.47, as

amended; Title 31 Ch. 568

1. Definitions

Ref: 31-275

- a. Employer
- b. Employee
- 2. Employments covered/excluded

Ref: RL 31-275(9, 10)

3. Benefits provided

Ref: RL 31-275(12), 283a, 294b and 294c, 295, 306 (a, b), 307, 308, 308a

- a. Minimum duration of incapacity
- b. Medical Benefits required
- c. Compensation for total disability
- d. Compensation for partial disability
- e. Survivorship benefits
- f. Burial expenses
- 4. Second injury fund

Ref: RL 31-349-355b

5. Claims procedures

Ref: 31-294c

# PROPERTY AND CASUALTY CERTIFIED INSURANCE CONSULTANT CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations (50 scored questions)

I. CT STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, AND CASUALTY INSURANCE ......28

Ref: CT Title 38a, Connecticut Regulations

#### A. Responsibilities of the Insurance Commissioner

1. General duties and powers

Ref: 38a-7,8,9,10,12

2. Examination of records

Ref: 38a-14, 38a-769(f); 38a-14a

3. Hearings/notice of hearings

Ref: 38a-16; 38a-817, 818

4. Penalties and fines

Ref: 38a-2, 38a-702k, 38a-774, 38a-777

5. Cease and desist orders

Ref: 38a-817

#### **B.** Definitions

1. Insurance transaction

Ref: 38a-702a (13), (5). (16)

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies *Ref: 38a-1*.

5. Authorized and unauthorized companies / admitted and nonadmitted companies

Ref: 38a-1, 38a-275, 703, 714

6. Stock and mutual companies, and reciprocals *Ref: 38a-1* 

7. Risk retention group

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

#### C. Licensing

Ref:38a-702d, 702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

- 4. Obtaining a license
  - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses *Ref: 38a-774* 

#### D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

3. Disclosure

Ref: 38a-988

 Commissions and compensation/ charges for extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

#### E. Filing and approval of policy forms

Ref: 38a-676-2

#### F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

#### H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru-999

## II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY

INSURANCE ONLY.....5
A. Premium Financing

Ref: 38a-161 to 170

#### **B.** Insurance Contracts

Renewal, Nonrenewal, Cancellation:
 Commercial, Homeowners, Personal Auto and

#### Casualty Policies

Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345

a. Illegal declination, nonrenewal, and cancellation

Ref: 38a-358, 815, 816(9), 817(b)

2. Binders

Ref: 38a-309, 322

#### C. Surplus Lines

Ref. 38a-741

## III. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY.....7

### A. Connecticut Insurance Placement Facility/ FAIR

Ref: 38a-328-1 thru 20

- 1. Purpose
- 2. Definitions
- 3. Procedures
- 4. Eligibility
- 5. Coverages Available
- 6. Limits of Coverage
- 7. Effective Date of Coverage
- 8. Binding Authority of Agents or Borders

#### B. Standard Fire Policy

Ref: 38a-307

#### C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

## IV. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY..10

#### A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112(a)

3. Rates/rating information

Ref: 38a-686(b)3 thru 6

4. Uninsured/underinsured Motorist law

Ref: 38a-336; 336a, 38a-334-6(d)

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

Ref: 38a-336(2)(g)(2)

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

- a. Proof of financial responsibility defined
- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility

#### B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

- 1. Purpose
- 2. Definitions
- 3. Eligibility
- 4. Insured's participation
- 5. Insurer's participation
- 6. Coverage and options7. Collection of placement fee

#### C. Connecticut Worker's Compensation Law

Ref: Workers' Compensation Bulletin No.47, as amended: Title 31 Ch. 568

1. Definitions

Ref: 31-275

- a. Employer
- b. Employee
- 2. Employments covered/excluded

Ref: RL 31-275(9, 10)

3. Benefits provided

Ref: RL 31-275(12), 283a, 294b and 294c, 295, 306 (a, b), 307, 308, 308a

- a. Minimum duration of incapacity
- b. Medical Benefits required
- c. Compensation for total disability
- d. Compensation for partial disability
- e. Survivorship benefits
- f. Burial expenses
- 4. Second injury fund

Ref: RL 31-349-355b

5. Claims procedures

Ref: 31-294c

## PERSONAL LINES PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

#### **Product Knowledge, Terms and Concepts**

(75 scoreable questions plus 5 pretest questions)

#### I. TYPES OF PROPERTY POLICIES

10

- A. Homeowners
  - 1. HO-2
  - 2. HO-3
  - 3. HO-4 4. HO-5
  - 5. HO-6
  - 6. HO-8
- **B.** Dwelling policies
  - 1. DP-1
  - 2. DP-2
  - 3. DP-3
- C. Inland marine
  - 1. Personal Articles floaters
- D. National Flood Insurance Program
- E. Others
  - 1. Earthquake
  - 2. Mobile Homes
  - 3. Watercraft
  - 4. Windstorm

#### II. TYPES OF CASUALTY POLICIES

13

- A. Automobile: personal auto
  - 1. Liability
    - a. Bodily Injury
    - b. Property Damage
    - c. Split Limits
    - d. Combined Single Limit
  - 2. Medical Payments
  - 3. Physical Damage (collision; other than collision; specified perils)
  - 4. Uninsured motorists
  - 5. Underinsured motorists
  - 6. Who is an insured

- 7. Types of Auto
  - a. Owned
  - b. Non-owned
  - c. Hired
  - d. Temporary Substitute
  - e. Newly Acquired Autos
  - f. Transportation Expense and Rental Reimbursement Expense
- Exclusions
- B. Umbrella/Excess liability

## III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 28

- A. Insurance
  - 1. Law of Large Numbers
- B. Insurable interest
- C. Risk
  - 1. Pure vs. Speculative Risk
- D. Hazard
  - 1. Moral
  - 2. Morale
  - 3. Physical
- E. Peril
- F. Loss
  - 1. Direct
  - Indirect
- G. Loss Valuation
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated value
  - 5. Salvage value
- H. Proximate cause
  I. Deductible
- J. Indemnity
- K. Limits of liability
- L. Coinsurance/Insurance to value
- M. Occurrence
- N. Cancellation
- O. Nonrenewal
- P. Vacancy and unoccupancy
- Q. Liability
  - 1. Absolute
  - 2. Strict
  - Vicarious
- R. Negligence
- S. Binder
- T. Endorsements
- U. Blanket vs. Specific
- V. Burglary, Robbery, Theft, and Mysterious Disappearance
- W. Warranties
- X. Representations
- Y. Concealment
- Z. Deposit Premium/Audit
- AA. Certificate of Insurance
- **BB.** Damages
  - 1. Compensatory
    - a. General
  - b. Special
  - 2. Punitive

#### CC. Compliance with Provisions of Fair Credit Reporting Act

#### IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

- A. Declarations
- B. Insuring agreement
- C. Conditions
- D. Exclusions
- E. Definition of the insured
- F. Duties of the insured after a loss
- G. Obligations of the insurance company
- H. Mortgagee rights
- I. Proof of loss
- J. Notice of claim
- K. Appraisal
- L. Other Insurance Provision
- M. Subrogation
- N. Elements of a contract
- O. Sources of underwriting information
- P. Fair Credit Reporting Act
- Q. Privacy Protection (Gramm Leach Bliley)
- R. Policy Application
- S. Terrorism Risk Insurance Act (TRIA)
- T. Cancellation and nonrenewal provisions
- U. Supplementary payments
- V. Loss settlement provisions including consent to settle a loss
- W. Territory

#### PERSONAL LINES PRODUCER **CONNECTICUT SPECIFIC CONTENT OUTLINE**

#### State Laws, Rules and Regulations (30 scored and 5 pretest questions)

CT STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH, PROPERTY, AND CASUALTY INSURANCE.......18

Ref: CT Title 38a, Connecticut Regulations

#### A. Responsibilities of the Insurance Commissioner

1. General duties and powers

Ref: 38a-7,8,9,10,12

2. Examination of records

Ref: 38a-14, 38a-769(f); 38a-14a

3. Hearings/notice of hearings

Ref: 38a-16; 38a-817, 818

4. Penalties and fines

Ref: 38a-2, 38a-702k, 38a-774, 38a-777

5. Cease and desist orders Ref: 38a-817

#### B. Definitions

1. Insurance transaction

38a-702a (13), (15), (16)

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies Ref: 38a-1

5. Authorized and unauthorized companies / admitted and nonadmitted companies

Ref: 38a-1, 38a-275, 703, 714

- 6. Stock and mutual companies, and reciprocals Ref: 38a-1
- 7. Risk retention group

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

#### C. Licensing

Ref:38a-702d, 702e, 769

- 1. Purpose
- 2. Licensing Requirements
  - a. Producer

Ref: 38a-782(a), 38a-702a, 702b

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

Ref: 38a-782; 38a-702g, 702n; 38a-769(a)

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

Ref: 38a-702m, 38a-709

- 4. Obtaining a license
  - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

- 5. Maintaining a license
  - a. Continuing education

Ref: 38a-782a-2, 10, 13-15

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

Ref: 38a-702f(b)(c), 784, 786(b)

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

#### D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
  - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for extra services

Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

#### G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

Ref: 38a-816(1,8), 826

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

Ref: 38a-816(10, 12, 13)

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru -999

A. Premium Financing

Ref: 38a-161 to 170

**B.** Insurance Contracts

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and Casualty Policies

Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345

a. Illegal declination, nonrenewal, and

Ref: 38a-358, 815, 816(9), 817(b)

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

## III. STATE STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY....4

A. Connecticut Insurance Placement Facility / FAIR Plan

Ref: 38a-328-1 thru 20

- 1. Purpose
- 2. Definitions
- 3. Procedures
- 4. Eligibility

- 5. Coverages Available
- 6. Limits of Coverage
- 7. Effective Date of Coverage
- 8. Binding Authority of Agents or Borders

#### B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

### IV. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY....5

#### A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112(a)

3. Rates/rating information

Ref: 38a-686(b) 3 thru 6

4. Uninsured/underinsured Motorist law

Ref: 38a-336;336a, 38a-334-6(d)

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

Ref: 38a-336(2)(g)(2)

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

- a. Proof of financial responsibility defined
- b. Persons required to show proof
- c. Penalty for noncompliance
- d. Methods of satisfying financial responsibility

#### B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

- 1. Purpose
- 2. Definitions
- 3. Eligibility
- 4. Insured's participation
- 5. Insurer's participation
- 6. Coverage and options
- 7. Collection of placement fee

## ALL LINES CASUALTY ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.......10

Ref: CT Title 38a, CT Regulations 792 (1-5)

A. General duties and powers of the Commissioners/Directors

Ref: 38a-7 through 10, 12; 38a-817

B. Hearings/notice of hearings

Ref: 38a-16; 817; 818

C. Penalties and fines

Ref: 38a-2, 38a-702k, 38a-774

D. Definitions

Admitted and non-admitted

Ref: 38a-1, 38a-276

E. Licensing Purposes and Requirements

Ref: 38a-769; 771 thru 774

	Changes in license status		B. Policy Provisions
	Ref: 38a-771; 38a-771(a)		1. Declarations
	2. Suspension and revocation		2. Insuring agreement
	Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830		3. Conditions
	3. Expiration, nonrenewal and term of license		4. Exclusions
	Ref: 38a-769; 792, 792(a)		5. Definition
F.	Trade Practice Law		6. Duties of the insured after a loss
	Unfair Claims Settlement Practices		7. Cancellations and nonrenewal provisions
	Ref: 38a-816(1 thru 8)		8. Supplementary Payments
	2. Fraud		9. Proof of loss
	Ref: 38a-356; 53a-215		10. Notice of claim
	3. Misrepresentation		11. Arbitration
	Ref: 38a-816 (1,8)		12. Appraisal
	4. Defamation		13. Other insurance
	Ref: 38a-816 (3,7)		14. Subrogation/ transfer of rights of recovery
	5. Complaint Handling		15. Salvage
	Ref: 38a-816 (7)		16. Loss settlement provisions
G.	Cancellations		17. Limitations
	Ref: 38a-307		18. Obligations of the insurance company
Н.	Renewal/ nonrenewal		19. Policy territory
	Ref: 38a-323	III.	PERSONAL LINES18
I.	Connecticut Insurance Information and Privacy		Ref: Product Knowledge
	Protection Act		A. Automobiles
	Ref: 38a-975 thru 999		1. Liability
J.	Legal action against insurer		2. Physical damage
	Ref: 38a-290, 307		Optional medical payments/ reparations
K.	Standard policy forms		Uninsured/underinsured motorists
	Ref: 38a- 307		Ref: 38a-336; 336a
	ENERAL INSURANCE30		5. Named insured
	f: Product Knowledge		6. Insureds
A.	Insurance Terms and Related Concepts		7. Owned Automobiles
	1. Risk		8. Nonowned automobile
	2. Hazard		9. Temporary substitute auto
	3. Indemnity		10. Aftermarket parts regulation
	4. Insurable interest		Ref: 38a-355
	5. Actual Cash Value		11. Constructive total loss
	6. Negligence		Ref: 38a-353
	7. Liability		12. Arbitration
	8. Accident		Ref: 38a-10
	9. Occurrence		13. Connecticut Motor Vehicle Financial Responsibility
	10. Burglary		Law
	11. Robbery 12. Theft		Ref: RL14-112 14. Connecticut Automobile Insurance Assigned
			Risk Plan
	13. Mysterious disappearance 14. Binders		Ref: 38a-329
	15. Warranties		15. Rental/Substitute Transportation Insurance
	16. Representations		B. Homeowners
	17. Concealment		Personal liability, including farmers
	18. Bodily injury liability		Fersonal liability, including farmers     Homeowners
	19. Property injury liability		a. Section I Coverage
			_
	20. Personal injury liability		b. Section I Conditions     c. Section I Exclusions
	21. Limits of liability		
	22. Deductible		d. Section II Liability
	23. Insured contract		1) Medical payments
	24. Adjuster	IV/	e. Section II Exclusions  COMMERCIAL PACKAGE POLICIES7
	25. Employer	IV.	
	26. Tortfeasor		A. Property
	27. Waiver and estoppel		B. Commercial general liability
	28. Claims made policy form		Premises and operations liability  Products and completed an artising liability
	29. Elements of a contract		Products and completed operations liability     Contractual liability
	30. Subrogation		Contractual liability

II.

	4. Medical payments	D. Handling of represented parties
	Connecticut minimum standards for	E. Releases
	claims-made	F. Statute of Limitations
	Ref: 38a-327-1 thru 6 C. Businessowners liability	1. Automobile
	D. Commercial automobile	<i>Ref: 52-577</i> 2. Contractual
	E. Crime and Bonding	Ref: 52-576; 52-581
	Employee Dishonesty	3. Personal injury
	Theft, disappearance, and destruction	Ref: 52-584
	F. Boiler and Machinery	4. Strict Liability
	G. Inland/Ocean Marine	Ref: 52-577a
V.	MISCELLANEOUS LIABILITY9	<ol><li>Products Liability</li></ol>
	A. Professional Liability	Ref: 52-577a; 52-584
	Errors and omissions     Umbrella/ excess liability	6. Dram Shop
	C. Watercraft	Ref: 30-102 (a) 7. Municipality
	1. Homeowners	Ref: 7-465; 7-101a
	2. Boatowners	Nej. 7 403, 7-1014
	D. Dram Liability	ALL LINES EXCEPT WORKERS'
	E. Farmers Liability	COMPENSATION
VI.	WORKERS' COMPENSATION12	
	Ref: Workers' Compensation Bulletin No. 41, as	CASUALTY ADJUSTER CONTENT OUTLINE
	amended; Title 31 Ch. 568	
	A. Standard policy concepts  B. Coverages	(100 scoreable questions)
	Employments covered	I. CT STATUTES, RULES, AND REGULATIONS
	Ref: RL 31-275 (9,10)	COMMON TO PROPERTY AND CASUALTY
	2. Covered injuries	INSURANCE12
	Occupational disease	Ref: CT Title 38a, CT Regulations 792 (1-5)
	C. Eligibility, provisions, benefits	A. General duties and powers of the
	Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as	Commissioners/Directors
	amended, 308, 308a	Ref: 38a-7 through 10, 12; 38a-817
	Average weekly wage	B. Hearings/notice of hearings
	Ref: RL 31-309, 310  D. Work-related vs. non-work-related	Ref: 38a-16; 817; 818  C. Penalties and fines
	E. Forms	Ref: 38a-2, 38a-2, 38a-2, 38a-317, 38a-702k, 38a-774,
	Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43	38a-777
	F. Notice of injury and claim	D. Definitions
	Ref: RL 31-294b, 294c	1. Admitted and non-admitted
	G. Hearings	Ref: 38a-41, 38a-1, 38a-276
	Ref: 31-298	E. Licensing Purposes and Requirements
	H. Managed Care/medical providers	Ref: 38a-769; 771 thru 774
	Ref: RL 31-279	1. Changes in license status
	I. Other insurance J. Second Injury Fund	Ref: 38a-771; 38a-771(a)  2. Suspension and revocation
	Ref: RL 31-349 thru-355b	Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830
	K. Subrogation	3. Expiration, nonrenewal and term of license
	Ref: RL 31-293	Ref: 38a-769; 792, 792(a)
	L. Heart/ Hypertension	F. Trade Practice Law
VII.	ADJUSTMENT PROCEDURES14	<ol> <li>Unfair Claims Settlement Practices</li> </ol>
	A. Determining Coverages	Ref: 38a-816(1 thru 8)
	B. Determining liability	2. Fraud
	Statements     Accident scene/ site investigations	Ref: 38a-356; 53a-215
	<ol> <li>Accident scene/ site investigations</li> <li>Comparative Negligence</li> </ol>	3. Misrepresentation Ref: 38a-816 (1,8)
	C. Determining Damages	4. Defamation
	Property- scope of damages	Ref: 38a-816 (3,7)
	2. Damages	5. Complaint Handling
	a. General	Ref: 38a-816 (7)
	b. Special	G. Cancellations
	c. Punitive	Ref: 38a-307

Н.	Renewal/ nonrenewal		19. Policy territory
	Ref: 38a-323	III.	PERSONAL LINES23
ı.	Connecticut Insurance Information and Privacy		Ref: Product Knowledge
	Protection Act		A. Automobiles
	Ref: 38a-975 thru 999		1. Liability
л	Legal action against insurer		Physical damage
٥.	Ref: 38a-290, 307		Optional medical payments/ reparations
v	· ·		Uninsured/underinsured motorists
ĸ.	Standard policy forms		
	Ref: 38a-307		Ref: 38a-336; 336a
	ENERAL INSURANCE35		5. Named insured
	f: Product Knowledge		6. Insureds
Α.	Insurance Terms and Related Concepts		7. Owned Automobiles
	1. Risk		Nonowned automobile
	2. Hazard		<ol><li>Temporary substitute auto</li></ol>
	3. Indemnity		10. Aftermarket parts regulation
	4. Insurable interest		Ref: 38a-355
	5. Actual Cash Value		11. Constructive total loss
	6. Negligence		Ref: 38a-353
	7. Liability		12. Arbitration
	8. Accident		Ref: 38a-10
	9. Occurrence		13. Connecticut Motor Vehicle Financial
	10. Burglary		Responsibility Law
	11. Robbery		Ref: RL 14-112
	12. Theft		14. Connecticut Automobile Insurance Assigned
	13. Mysterious disappearance		Risk Plan
	14. Binders		Ref: 38a-329
	15. Warranties		15. Rental/Substitute Transportation Insurance
	16. Representations		B. Homeowners
	17. Concealment		1. Personal liability, including farmers
	18. Bodily injury liability		2. Homeowners
	19. Property injury liability		a. Section I Coverage
	20. Personal injury liability		b. Section I Conditions
	21. Limits of liability		c. Section I Exclusions
	22. Deductible		
			d. Section II Liability
	23. Insured contract		1) Medical payments
	24. Adjuster	IV.	e. Section II Exclusions
	25. Employer	IV.	COMMERCIAL PACKAGE POLICIES8
	26. Tortfeasor		A. Property
	27. Waiver and estoppel		B. Commercial general liability
	28. Claims made policy form		<ol> <li>Premises and operations liability</li> </ol>
	29. Elements of contract		<ol><li>Products and completed operations liability</li></ol>
	30. Subrogation		Contractual liability
В.	Policy Provisions		Medical payments
	1. Declarations		<ol><li>Connecticut minimum standards for</li></ol>
	2. Insuring agreement		claims-made
	3. Conditions		Ref: 38a-327-1 thru 6
	4. Exclusions		C. Businessowners liability
	5. Definition		D. Commercial automobile
	6. Duties of the insured after a loss		E. Crime and Bonding
			Employee Dishonesty
	7. Cancellations and nonrenewal provisions		
	8. Supplementary Payments		2. Theft, disappearance, and destruction
	9. Proof of loss		F. Boiler and Machinery
	10. Notice of claim		G. Inland Marine
	11. Arbitration	V.	MISCELLANEOUS LIABILITY11
	12. Appraisal		A. Professional Liability
	13. Other insurance		Errors and omissions
	14. Subrogation/ transfer of rights of recovery		B. Umbrella/ excess liability
	15. Salvage		C. Watercraft
	16. Loss settlement provisions		1. Homeowners
	17. Limitations		2. Boatowners
	18 Obligations of the insurance company		D. Dram Liability

II.

	E. Farmers Liability	1. Unfair Claims Settlement Practices
	F. Heart/ Hypertension	Ref: 38a-816(1 thru 8)
1/1	AD HIGHMENT PROCEDURES 44	2. Fraud
VI.	ADJUSTMENT PROCEDURES11	Ref: 38a-356; 53a-215
	A. Determining Coverages	3. Misrepresentation
	B. Determining liability	Ref: 38a-816 (1,8)
	1. Statements	4. Defamation
	Accident scene/ site investigations	Ref: 38a-816 (3,7)
	Comparative Negligence	5. Complaint Handling
	C. Determining Damages	Ref: 38a-816 (7)
	<ol> <li>Property- scope of damages</li> </ol>	G. Cancellations
	2. Damages	
	a. General	Ref: 38a-307
	b. Special	H. Renewal/ nonrenewal
	c. Punitive	Ref: 38a-323
	D. Handling of represented parties	I. Connecticut Insurance Information and Privacy
	E. Releases	Protection Act
	F. Statute of Limitations	Ref: 38a-975 thru 999
	1. Automobile	J. Legal action against insurer
	Ref: 52-577	Ref: 38a-290, 307
	2. Contractual	K. Standard policy forms
	Ref: 52-576; 52-581	<i>Ref</i> : 38a-307
	3. Personal injury	II. GENERAL INSURANCE15
	Ref: 52-584	Ref: Product Knowledge
	4. Strict Liability	A. Insurance Terms and Related Concepts
	-	1. Risk
	Ref: 52-577a	2. Hazard
	5. Products Liability	3. Indemnity
	Ref: 52-577a; 52-584	4. Insurable interest
	6. Dram Shop	5. Actual Cash Value
	Ref: 30-102 (a)	6. Negligence
	7. Municipality	7. Liability
	Ref: 7-465; 7-101a	8. Accident
		9. Occurrence
		10. Burglary
	CACHALTY AD HICTED	11. Robbery
	CASUALTY ADJUSTER	12. Theft
V	WORKERS' COMPENSATION ONLY	13. Mysterious disappearance
	CONTENT OUTLINE	14. Binders
	(50 scoreable questions)	
I.	CT STATUTES, RULES, AND REGULATIONS	15. Warranties
	COMMON TO PROPERTY AND CASUALTY	16. Representations
	INSURANCE5	17. Concealment
	Ref: CT Title 38a, CT Regulations 792 (1-5)	18. Bodily injury liability
	A. General duties and powers of the	19. Property injury liability
	Commissioners/Directors	20. Personal injury liability
	Ref: 38a-7 through 10, 12; 38a-817	21. Limits of liability
	B. Hearings/notice of hearings	22. Deductible
		23. Insured contract
	Ref: 38a-16; 817; 818	24. Adjuster
	C. Penalties	25. Employer
	Ref: 38a-2, 38a-702k, 38a-774	26. Tortfeasor
	D. Definitions	27. Waiver and estoppel
	Admitted and non-admitted	28. Claims made policy form
	Ref: 38a-41, 38a-1, 38a-276	29. Elements of a contract
	E. Licensing Purposes and Requirements	30. Subrogation
	Ref: 38a-769; 771 thru 774	B. Policy Provisions
	Changes in license status	1. Declarations
	Ref: 38a-771; 38a-771(a)	Insuring agreement
	2. Suspension and revocation	3. Conditions
	Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830	4. Exclusions
	3. Expiration, nonrenewal and term of license	5. Definition of the insured
	Ref: 38a-769; 792, 792(a)	Duties of the insured after a loss
	F Trade Practice Law	ט. ביינופס טו נוופ וווסטופט מונכו מ וטסס

	Supplementary Payments	Strict Liability
	9. Proof of loss	<i>Ref: 52-577a</i>
	10. Notice of claim	<ol><li>Products Liability</li></ol>
	11. Arbitration	Ref: 52-577a; 52-584
	12. Appraisal	6. Dram Shop
	13. Other insurance	Ref: 30-102
	14. Subrogation/ transfer of rights of recovery	7. Municipality
	15. Salvage	Ref: 7-465; 7-101a
	16. Loss settlement provisions	100, 7,00, 7,1014
	17. Limitations	
	18. Obligations of the insurance company	
	19. Policy territory	AUTO CASUALTY ADJUSTER ONLY
III.	WORKERS' COMPENSATION25	
	Ref: Workers' Compensation Bul. No. 41; Title 31 Ch. 568	CONTENT OUTLINE
	A. Standard policy concepts	(60 scoreable questions)
	B. Coverages	
	•	I. CT STATUTES, RULES, AND REGULATIONS
	1. Employments covered	COMMON TO PROPERTY AND CASUALTY
	Ref: RL 31-275 (9,10)	INSURANCE10
	2. Covered injuries	Ref: CT Title 38a, CT Regulations 792 (1-5)
	3. Occupational disease	A. General duties and powers of the
	C. Eligibility, provisions, benefits	Commissioners/Directors
	Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as	Ref: 38a-7 through 10, 12; 38a-817
	amended, 308, 308a	B. Hearings/notice of hearings
	Average weekly wage	Ref: 38a-16; 817; 818
	Ref: RL 31-309, 310	C. Penalties and fines
	D. Work-related vs. non-work-related	Ref: 38a-2, 38a-702k, 38a-774
	E. Forms	D. Definitions
	Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43	Admitted and non-admitted
	F. Notice of injury and claim	Ref: Ref: 38a-41, 38a-1,38a-276
	Ref: RL 31-294b, 294c	E. Licensing Purposes and Requirements
	G. Hearings	Ref: 38a-769; 771 thru 774
	Ref: RL 31-298	1. Changes in license status
	H. Managed Care/medical providers	-
	Ref: RL 31-279	Ref: 38a-771; 38a-771(a)
	I. Other insurance	2. Suspension and revocation
	J. Second Injury Fund	Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830
	Ref: RL 31-349 through 355b	3. Expiration, nonrenewal and term of license
	K. Subrogation	Ref: 38a-769; 792, 792(a)
	Ref: RL 31-293	F. Trade Practice Law
	L. Heart/ Hypertension	Unfair Claims Settlement Practices
		Ref: 38a-816(1 thru 8)
IV.	ADJUSTMENT PROCEDURES5	2. Fraud
	A. Determining Coverages	Ref: 38a-356; 53a-215
	B. Determining liability	3. Misrepresentation
	1. Statements	Ref: 38a-816 (1,8)
	<ol><li>Accident scene/ site investigations</li></ol>	4. Defamation
	3. Comparative Negligence	Ref: 38a-816 (3,7)
	C. Determining Damages	<ol><li>Complaint Handling</li></ol>
	Property- scope of damages	Ref: 38a-816 (7)
	2. Damages	G. Cancellations
	a. General	Ref: 38a-307
	b. Special	H. Renewal/ nonrenewal
	c. Punitive	Ref: 38a-323
	D. Handling of represented parties	I. Connecticut Insurance Information and Privacy
	E. Releases	Protection Act
	F. Statute of Limitations	Ref: 38a-975 thru 999
		J. Legal action against insurer
	1. Automobile	Ref: 38a-290, 307
	Ref: 52-577	K. Standard policy forms
	2. Contractual	Ref: 38a-307
	Ref: 52-576; 52-581	II. GENERAL INSURANCE20
	Personal injury	ii. General indurance

Ref: 52-584

7. Cancellations and nonrenewal provisions

Ref: Product Knowledge	6. Insureds
A. Insurance Terms and Related Concepts	7. Owned Automobiles
1. Risk	8. Nonowned automobile
2. Hazard	<ol><li>Temporary substitute auto</li></ol>
3. Indemnity	<ol><li>Aftermarket parts regulation</li></ol>
Insurable interest	Ref: 38a-355
5. Actual Cash Value	11. Constructive total loss
6. Negligence	Ref: 38a-353
7. Liability	12. Arbitration
8. Accident	Ref: 38a-10
9. Occurrence	13. Connecticut Motor Vehicle Financial
10. Burglary	Responsibility Law
11. Robbery	Ref: RL 14-112
12. Theft	14. Connecticut Automobile Insurance Assigned
13. Mysterious disappearance	Risk Plan
14. Binders	Ref: 38a-329
15. Warranties	·
16. Representations	IV. ADJUSTMENT PROCEDURES
17. Concealment	A. Determining Coverages
18. Bodily injury liability	B. Determining liability
19. Property injury liability	1. Statements
20. Personal injury liability	<ol><li>Accident scene/ site investigations</li></ol>
21. Limits of liability	<ol><li>Comparative Negligence</li></ol>
21. Entities of flability 22. Deductible	C. Determining Damages
23. Insured contract	<ol> <li>Property- scope of damages</li> </ol>
	2. Damages
24. Adjuster	a. General
25. Employer	b. Special
26. Tortfeasor	c. Punitive
27. Waiver and estoppel	D. Handling of represented parties
28. Claims made policy form	E. Releases
29. Elements of a contract	F. Statute of Limitations
30. Subrogation	1. Automobile
B. Policy Provisions	Ref: 52-577
1. Declarations	2. Contractual
Insuring agreement	Ref: 52-576; 52-581
3. Conditions	3. Personal injury
4. Exclusions	Ref: 52-584
5. Definition of the insured	4. Strict Liability
Duties of the insured after a loss	Ref: 52-577a
<ol><li>Cancellations and nonrenewal provisions</li></ol>	5. Products Liability
8. Supplementary Payments	Ref: 52-577a; 52-584
9. Proof of loss	6. Dram Shop
10. Notice of claim	Ref: 30-102 (a)
11. Arbitration	7. Municipality
12. Appraisal	Ref: 7-465; 7-101a
13. Other insurance	Reg. 7-403, 7-101u
14. Subrogation/ transfer of rights of recovery	CUDETY DAIL DOND ACENT
15. Salvage	SURETY BAIL BOND AGENT
16. Loss settlement provisions	CONTENT OUTLINE
17. Limitations	(60 scoreable questions)
18. Obligations of the insurance company	
19. Policy territory	I. CT STATUTES, RULES, AND REGULATIONS
PERSONAL LINES16	COMMON TO ALL LINES8
Ref: Product Knowledge	Ref: CT Title 38a, Connecticut Regulations
A. Automobiles	A. Responsibilities of the Insurance Commissio
1. Liability	General duties and powers
Physical damage	Ref: 38a-7,8,9,10,12
Optional medical payments/ reparations	<ul> <li>Regulation-making authority</li> </ul>
Uninsured/underinsured motorists	<ol><li>Examination of records</li></ol>
	D C 20 14 20 760/0 20 15
Ref: 38a-336: 336a	Ref: 38a-14, 38a-769(f); 38a-15
<i>Ref: 38a-336; 336a</i> 5. Named insured	3. Hearings/notice of hearings

	4. Penalties and fines	Ref: 38a-816(8)
	Ref: 38a-2, 38a-702k, 38a-774	2. Penalties
	5. Cease and desist orders	Ref:38a-2, 774, 817 (b)(e), 830
	Ref: 38a-817	II. BAIL BOND PROCEDURES15
В.	Definitions	A. General Duties
	Insurance contract	Court appearances
	Ref: 38a-1(11)	Ref: CR 37-1 thru 6, RL 54-63
	2. Insurer	2. Conditions of release
	Ref: 38a-1	
	3. Domestic, foreign, and alien companies	Ref: CR 38-1 thru 5, RL 54-63b, 63c
	Ref: 38a-1	B. Discharging surety
	Authorized and unauthorized companies /	Ref: CR 38-23; RL 54-65a
	admitted and nonadmitted companies	C. Recommitment of defendant
	•	D. Bond forfeitures
_	Ref: 38a-1, 38a-275, 703, 714	Ref: CR 38-19 thru 23; RL 54-65a
C.	Licensing	E. Bond posting/transfers
	Ref: 38a-660, 769	F. Arrests/ Surrenders
	1. Purpose	
	Persons to be licensed	III. FIDUCIARY RESPONSIBILITIES17
	a. Surety bail bond agent	A. Commissions, fees, premiums
	Ref: 38a-660	B. Recordkeeping
	b. Professional bail bond agent	<ol> <li>Examination of book and records</li> </ol>
	Ref:38a-660(a)(3)	Ref: 38a-660(k)
	Agent appointment/termination of contract	2. Return of Premium
	Ref: 38a-660(f)	3. Premium receipt
	4. Obtaining a license	4. Collateral
	a. Qualifications and moral conduct	a. Receipts
	Ref: 38a-660(e-h), 704, 769(c)	b. Maintenance
	b. Licenses fees and application	5. Return of collateral
	Ref: 38a-11, 769	C. Forfeitures
	c. Written examinations	Ref: CR 38-19-23; RL 54-65a
	Ref: 38a-769(c); 38a-660(g)	D. Bond principal limits
	Rej. 304-707(e), 304-000(g)	b. Bond principal limits
	d. License denial and disqualifying offenses	
		IV. DEFINITIONS7
	d. License denial and disqualifying offenses <i>Ref: 38a-660</i>	IV. DEFINITIONS
	<ul><li>d. License denial and disqualifying offenses <i>Ref: 38a-660</i></li><li>5. Maintaining a license</li></ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license</li> <li>a. Change of address/ name change</li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license</li> <li>a. Change of address/ name change Ref: 38a-771(a)</li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref:38a-771(a)</li> <li>b. Fees/ renewal</li> </ul> </li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license</li> <li>a. Change of address/ name change Ref:38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration</li> </ul> </li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license</li> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> <li>d. Suspension or revocation of licenses</li> </ul> </li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license</li> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> <li>d. Suspension or revocation of licenses</li> </ul> </li> </ul>	IV. DEFINITIONS
	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> <li>d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601</li> </ul> </li> </ul>	IV. DEFINITIONS
D.	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> <li>d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601</li> <li>e. Fines</li> </ul> </li> </ul>	IV. DEFINITIONS
D.	<ul> <li>d. License denial and disqualifying offenses Ref: 38a-660</li> <li>5. Maintaining a license <ul> <li>a. Change of address/ name change Ref: 38a-771(a)</li> <li>b. Fees/ renewal Ref: 38a-660,769</li> <li>c. License expiration Ref: 38a-660</li> <li>d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601</li> <li>e. Fines Ref: 38a-660</li> </ul> </li> </ul>	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref:38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref:38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref:38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660, 769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660, 769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660, 769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3) e. Boycott, coercion, intimidation	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3) e. Boycott, coercion, intimidation Ref: 38a-816(4,5)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3) e. Boycott, coercion, intimidation Ref: 38a-816(4,5) f. Unfair discrimination Ref: 38a-816(10, 12, 13)	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3) e. Boycott, coercion, intimidation Ref: 38a-816(4,5) f. Unfair discrimination Ref: 38a-816(10, 12, 13) g. Illegal inducement	IV. DEFINITIONS
D.	d. License denial and disqualifying offenses Ref: 38a-660  5. Maintaining a license a. Change of address/ name change Ref: 38a-771(a) b. Fees/ renewal Ref: 38a-660,769 c. License expiration Ref: 38a-660 d. Suspension or revocation of licenses Ref: 38a-774, 777, 817(b)(e), 830, 38a-6601 e. Fines Ref: 38a-660  Marketing practices 1. Unfair methods of competition a. Rebating Ref: 38a-825, 816(9) b. Misrepresentation Ref: 38a-816(1,8), 826 c. False advertising Ref: 38a-816(1,2) d. Defamation Ref: 38a-816(3) e. Boycott, coercion, intimidation Ref: 38a-816(4,5) f. Unfair discrimination Ref: 38a-816(10, 12, 13)	IV. DEFINITIONS

	<ol> <li>Offer and acceptance</li> <li>Consideration</li> <li>Competent parties</li> <li>Legal purpose</li> </ol>	II.	SURPLUS LINES MARKETS
	Obligation of the surety Parties to the surety  1. Principal 2. Obligee 3. Surety		<ol> <li>United States trust fund</li> <li>Underwriters</li> <li>Nonstandard (substandard lines or capacity problems)</li> <li>Property</li> </ol>
	Underwriting considerations Premiums and terms of obligations		General liability     Professional liability     Insurance exchanges
G.	<ol> <li>Surety</li> <li>Fidelity</li> <li>Claims</li> </ol>	III.	POLICIES, COVERAGES, FORMS20 A. Commercial General Liability
Н.	Power of attorney		B. Building and Personal Property
Pι	IRPOSE AND TYPE OF SURETY BONDS7		C. Claims Made
Α.	Purpose and Types of bonds		D. Extended coverage
	<ol> <li>Surety bail bond</li> <li>Appearance bond</li> </ol>		E. Employee Dishonesty
	3. Cash bond		F. Liability
	Ref: CR 38-7, RL 54-63f, 66		Contingent
	4. Ten Percent Cash bond		2. Umbrella
	Ref: CR 38-8		3. Contractual
В.	Public official		G. Builder's Risk
C.	Court	IV.	SURPLUS LINES LICENSING14
	1. Judicial		A. Responsibilities of the Insurance Commissioner
_	2. Fiduciary		General duties and powers
	Miscellaneous Contract		Ref: 38a-7,8,9,10,12, 740
	Nonsurety / cash		2. Examination of records
•	Ref: CR 38-7; RL 54-63f, 66		Ref: 38a-14, 38a-769(f) 3. Hearings/notice of hearings
G.	Ten percent surety		Ref: 38a-16; 38a-817, 818
	Ref: CR 38-8		4. Penalties and fines
Н.	Real estate property		Ref: 38a-2, 38a-702k, 38a-774, 38a-777
	Ref: CR 38-9; RL 54-66		5. Cease and desist orders
			Ref: 38a-817
			B. Forms and Filings
			C. Required bonds
			D. Licensing
			Ref: 38a-769, 794
			Purpose     Persons required to be licensed
			a. Surplus lines broker
	ALIBBILIA I INEA BROKER		b. Resident / Nonresident
	SURPLUS LINES BROKER		c. Brokerage business
	CONTENT OUTLINE		Ref: 38a-880
	(60 scoreable questions)		3. Agent appointment/termination of contract
GF	NERAL INSURANCE DEFINITIONS10		Obtaining a license
	Actual cash value		a. Qualifications
	Agreed value		Ref: 38a-794
	Coinsurance		b. Licenses fees and application
D.	Insurable interest		c. Written examinations
E.	Loss		d. Special qualifications e. License denial
	Negligence		Maintaining a license
	Physical hazard		a. Change of address / name change
	Proximate cause		Ref: 38a-771(a)
I.	Reinsurance		b. Fees/ renewal
	Replacement cost Risk		Ref: 38a-794(B)
	Salvage		c. Record keeping
	Jairage		Ref: 38a-741

VI.

I.

	e. Suspension or revocation of licenses	J. Disclosure
	Ref: 38a-794(B)	Ref: 38a-745
E.	Connecticut Insurance Guaranty Association Act	K. Premium Rates
	Ref: 38a-745	L. Procurement
F.	Marketing practices	Ref: 78a-741,743,745
	Responsibilities of the insurer	1. Payment
	Ref: 38a-72	2. Affidavits
	2. Unfair claims practices	3. Tax Exempt
	Ref: 38a-816(6)	M. Approved list (White list)
	Unfair methods of competition	Ref: 38a-740-2, 4, 6, 8, 9; 38a-740-1(k)
	a. Rebating	N. Exportable list
	Ref: 38a-825, 816(9)	O. Fees
		Ref: 38a-707-7
	b. Misrepresentation	P. Service of suit
	Ref: 38a-816(1,8), 826	P. Service of suit
	c. False advertising	DUDI IO AD ILIOTED
	Ref: 38a-816(1,2)	PUBLIC ADJUSTER
	d. Defamation	CONTENT OUTLINE
	Ref: 38a-816(3)	(100 scoreable questions)
	e. False financial statements	I. CONNECTICUT STATUTES, RULES, AND
	Ref: 38a-816(5)	REGULATIONS PERTINENT TO PUBLIC
	f. Controlled business	ADJUSTERS25
	Ref: 38a-782(b)(f)	Ref: CT Title 38a, Connecticut Regulations
	g. Boycott, coercion, intimidation	A. General duties and powers of the Commissioner
	Ref: 38a-816(4,5)	Ref: 38a-7 thru 10
	h. Unfair discrimination	B. Hearings
	Ref: 38a-816(10, 12, 13)	•
	i. Coercion of borrower	Ref: 38a-16; 817, 818
	Ref: 38a-816 (11)	C. Penalties
	j. Illegal inducement	Ref: 38a-2; 38a-817
	Ref: 38a-816(1)	D. Definitions
	k. Fraud	Admitted and non-admitted
	Ref: 38a-712	Ref: 38a-41
	I. Twisting	<ol><li>Stock, mutual, and reciprocals</li></ol>
	Ref: 38a-316(8), 826	Ref: 38a-1
	4. Penalties	<ol><li>Domestic, foreign, and alien companies</li></ol>
	Ref:38a-2, 702k, 735, 774, 777, 817 (b)(e), 830	Ref: 38a-1
	5. Stock operations and advisory board contracts	4. Reinsurance
	Return of premium	Ref: 38a-289
	Ref: 38a-712	E. Licensing purposes and requirements
	7. Proper exchange of business	Ref: 38a-769; 771 thru 774; 792
C.		<ol> <li>Duties and responsibilities</li> </ol>
. Co	onnecticut Insurance Information and Privacy	Ref: 38a-788-3, 4, 5,7, 8
	Protection Act	2. Qualifications
. SI	Ref: 38a-975thru 999	Ref: 38a-788-1
	JRPLUS LINES LAW14	3. Changes in license status
	Purpose	Ref: 38a-771
В.	Reports, records	Suspension and revocation
	Ref: 38a-742	Ref: 38a-2, 725, 774, 777, 817(b,e), 830
C.	Coverage and Eligibility	5. Expiration, nonrenewal, and term of license
	Ref: 38a-715	Ref: 38a-769; 792; 38a-788-1
D.	Definitions	6. Impersonation
	Authorized/Unauthorized	·
E.	Premiums, evidence of insurance	Ref: 38a-773
F.	Surplus Lines tax	7. Records
	Ref: 38a-743	Ref: 38a-788-7
G.	Conditions for procuring	8. Change in name or address
	Ref: 38a-741,742, 745	Ref: 38a-771(a)
Н.	Multi-State risks	Reporting of actions
I.		Ref: 38a-771(b)
	1. Syndicates	10. Contract requirements
	•	Ref: 38a-724, 788; 38a-788-6

2. Alien vs. Foreign

3. Removal

d. License expiration

Ref: 38a-794(B)

F.	Trade practice law		<ol><li>Cancellation and nonrenewal provisions</li></ol>
	Unfair Insurance Practices		8. Mortgagee rights supplementary payments
	Ref: 38a-816 (3, 6, 7, 8); 38a-788-3		9. Proof of loss
	2. Fraud		10. Notice of claim
	Ref: 38a-356; 53a-215; 38a-307		11. Arbitration
	3. Misrepresentation		12. Other insurance
	Ref: 38a-816(8)		13. Assignment
	4. Defamation		14. Subrogation
	Ref: 38a-816(3)		15. Suit provision
	5. Complaint Handling		16. Elements of a contract
_	Ref: 38a-816(7)		17. Warranties, representations, and concealment
G.	Binders		18. Binders
	Ref: 38a-309		19. Sources of insurability information
н.	Cancellations	III.	TYPES OF POLICIES21
	Ref: 38a-307		A. Personal Lines
I.	Renewal/nonrenewal		Dwelling and contents (DP forms)
	Ref: 38a-323		Homeowners (HO forms)
J.	Connecticut Insurance Information and Privacy		3. Mobile homes
	Protection Act		B. Commercial Lines
	Ref: 38a-975thru-999a		
K.	Connecticut Insurance Guaranty Association Act		Commercial Package Policy (CPP)
	Ref: 38a-836 thru 853		Commercial building and personal property
L.	Terrorism Risk Insurance Act of 2002		form
			b. Causes of loss forms
	NERAL INSURANCE43		c. Business income
Α.	Insurance terms and related concepts		d. Extra expense
	Insurance/Insurance Contracts		<ol><li>Boiler and machinery coverage forms</li></ol>
	Insurable interest		<ol><li>Businessowners policy (BOP)</li></ol>
	3. Risk		Condominium policy
	4. Hazard		5. Builders Risk policy
	5. Peril		C. Inland marine
	6. Loss (direct and indirect)		Personal floaters
	7. Proximate cause		2. Commercial floaters
	8. Deductible		D. Others
	9. Indemnity		1. Flood
	10. Actual cash value (broad evidence rule)		Personal Watercraft
	11. Replacement cost and related provisions		Commercial Ocean Marine
	12. Limits of liability		Earthquake
	•		·
	13. Coinsurance/Insurance to value (Agreed		5. Valued policy
	Amount endorsement)		E. Standard Fire
	14. Pair and set clause		Ref: 38a-307
	15. Extensions of coverage	IV.	ADJUSTING PRINCIPLES, BUILDING REPAIR AND
	16. Additional coverages		REPLACEMENT ESTIMATING11
	17. Accident		A. Fundamental considerations
	18. Occurrence		1. Nomenclature
	19. Cancellation		2. Causes of damages to buildings
	20. Nonrenewal		3. Fieldwork and notes
	21. Vacancy and unoccupancy		Pricing and completing an estimate
	22. Right of salvage		5. Appraisal
	23. Abandonment		o. Applaioa.
	24. Liability		
	25. Negligence	M	OTOR VEHICLE PHYSICAL DAMAGE
	26. Waiver and estoppel		APPRASIER
	27. Apportionment		CONTENT OUTLINE
	28. Bailee		
В	Policy provisions		(60 scoreable questions)
	Declarations	ı.	CT STATUTES, RULES, AND REGULATIONS
	Insuring agreement		PERTINENT TO ALL LINES8
			Ref: CT Title 38a, Connecticut Regulations
	3. Conditions		A. Responsibilities of the Insurance Commissioner
	4. Exclusions		Responsibilities of the insurance commissioner     General duties and powers
	5. Definition of the insured		·
	Duties of the insured after a loss		Ref: 38a-7,8,9,10,12

II.

	Ref: 38a-16; 38a-817, 818 4. Penalties and fines Ref: 38a-2, 38a-702k, 38a-735, 38a-774, 38a-777		<ul> <li>G. Arbitration</li> <li>Ref: 38a-10</li> <li>H. Trade practices pertinent to Auto only</li> </ul>
•	B. Licensing     1. Purpose     2. Obtaining a license     a. Qualifications		<ol> <li>Complaint handling         Ref: 38a-816 (7)</li> <li>Appraiser's Code of Conduct         Ref: 38a-790-1 through 8</li> </ol>
	<ul> <li>a. Qualifications     Ref: 38a-769, 790</li> <li>b. Licenses fees and application     Ref: 38a-790</li> <li>c. Written examinations     Ref: 38a-769 (c)</li> <li>d. License denial     Ref: 38a-769</li> <li>3. Maintaining a license     a. Change of address/ name change     Ref: 38a-771(a)</li> <li>b. Fees/ renewal     Ref: 38a-11, 786 (b), 790</li> <li>c. License expiration     Ref: 38a-790</li> </ul>	IV.	Ref: 38a-790-1 through 8  MOTOR VEHICLE STRUCTURE AND DESIGN43  Ref: General Practice  A. Body  B. Front End  C. Rear Body  D. Quarter panels  E. Doors  F. Roofs  G. Bumper- urethane repairs  H. Lamps  I. Cowls  J. Floor Plan  K. Rocker Panels  L. Pillars
	d. Suspension or revocation of licenses  *Ref: 38a-774  C. Agent responsibilities		M. Substructure 1. Frame
,	Ref: 38a-715, 716  D. Unfair Practices  1. Unfair claims settlement practices Ref: 38a-816(6)  2. Unfair methods of competition a. Misrepresentation Ref: 38a-816(1,8), 826 b. Defamation Ref: 38a-816(3) c. Boycott, coercion, intimidation Ref: 38a-816(4,5) d. Unfair discrimination Ref: 38a-816(10, 12, 13) e. Illegal inducement Ref: 38a-816(1) f. Fraud Ref: 38a-816(8)  E. Connecticut Insurance Information and Privacy Protection Act		<ol> <li>Unibody</li> <li>Mechanical</li> <li>Engine</li> <li>Cooling System</li> <li>Electrical System/ Computers</li> <li>Exhaust System</li> <li>Heating and Air Conditioning</li> <li>Brakes/ ABS</li> <li>Steering</li> <li>Suspension</li> <li>Transmission</li> <li>Air bags/ SRS (seat belts)</li> <li>Glass, Interior, and Paint</li> <li>Vehicle Identification Number (VIN)</li> </ol>
II. (	Ref: 38a-975thru-999  GENERAL INSURANCE1		
	Ref: Product Knowledge  A. Policy Provisions  1. Salvage 2. Loss Settlement Provisions 3. Limitations		
)   	AUTO INSURANCE		

Ref: 38a-355

Ref: 38a-353

F. Constructive total loss

2. Examination of records

Ref: 38a-14, 38a-769(f)

3. Hearings/notice of hearings