

**CONNECTICUT**

# Insurance Content Outlines

Content Outlines: Effective February 1, 2024

**LIFE PRODUCER  
GENERAL KNOWLEDGE  
CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**  
(50 scoreable questions plus 5 pretest questions)

**I. 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
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..... 15**

**A. Policy riders**

1. Waiver of premium and waiver of monthly deduction
2. Guaranteed insurability
3. Payor benefit
4. 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
11. 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
7. 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
- 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, 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*
- 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*

##### 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)*
  - l. Twisting  
*Ref: 38a-826*
4. Return of premium  
*Ref: 38a-712*

**H. Connecticut Insurance Information and Privacy Protection Act**  
*Ref: 38a-975 through 999*

**II. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY.....7**

*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
5. Key employee policy

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

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

**G. Other policies**

- 1. Dental
- 2. Vision
- 3. Cancer
- 4. Critical illness or specified disease
- 5. Worksite (employer-sponsored)
- 6. Hospital indemnity
- 7. Short-term medical
- 8. Accident

**II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15**

**A. Mandatory and optional provisions**

- 1. Entire contract
- 2. Time limit on certain defenses (incontestable)
- 3. Grace period
- 4. Reinstatement
- 5. Notice of claim
- 6. Claim forms
- 7. Proof of loss
- 8. Time of payment of claims
- 9. Payment of claims
- 10. Physical examination and autopsy
- 11. Legal actions
- 12. Change of beneficiary
- 13. Misstatement of age or gender
- 14. Change of occupation
- 15. Illegal occupation
- 16. Relation of earnings to insurance

**B. Other provisions and clauses**

- 1. Insuring clause
- 2. Free look
- 3. Consideration clause
- 4. Probationary period
- 5. Elimination period
- 6. Waiver of premium
- 7. Exclusions and limitations
- 8. Preexisting conditions
- 9. Coinsurance
- 10. Deductibles
- 11. Eligible expenses
- 12. Copayments
- 13. Pre-authorizations and prior approval requirements
- 14. Usual, reasonable, and customary (URC) charges
- 15. Lifetime, annual, or per cause maximum benefit limits

**C. Riders**

- 1. Impairment/exclusions
- 2. Guaranteed insurability
- 3. Future increase option

**D. Rights of renewability**

- 1. Noncancelable
- 2. Cancelable
- 3. Guaranteed renewable

**III. SOCIAL INSURANCE ..... 6**

**A. Medicare (Parts A, B, C, D)**

**B. Medicaid**

**C. Social Security benefits**

**IV. OTHER INSURANCE CONCEPTS ..... 5**

**A. Total, partial, recurrent, and residual disability**

**B. Owner’s rights**

**C. Dependent children benefits**

**D. Primary and contingent beneficiaries**

**E. Modes of premium payments**

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

**V. FIELD UNDERWRITING PROCEDURES ..... 8**

**A. Completing the application**

**B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**

**C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**

**D. Submitting application (and initial premium if collected) to company for underwriting**

**E. Policy delivery**

**F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**

**G. Replacement**

**H. Contract law**

- 1. Elements of a contract
- 2. Insurable interest
- 3. Warranties and representations
- 4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

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- 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 (130, (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

*38A-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*

**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, 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)*

l. 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*

l. 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)*

1. 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*
    - a. 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
- 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. LIFE: POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS.....15**
- A. Policy riders**
  - 1. Waiver of premium and waiver of monthly deduction
  - 2. Guaranteed insurability
  - 3. Payor benefit
  - 4. 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
  - 10. Reinstatement
  - 11. Policy loans, withdrawals, partial surrenders
  - 12. Non-forfeiture options
  - 13. Dividends and dividend options (e.g. participating, non-participating)
  - 14. Incontestability



15. Assignments
16. Suicide
17. Misstatement of age and gender
18. Settlement options
19. Accelerated death benefits

**C. Policy exclusions**

1. War
2. Aviation
3. Dangerous Occupation

**III. LIFE: 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
7. 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. LIFE: 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)

**V. ACCIDENT & HEALTH: 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
5. Key employee policy

**B. Accidental death and dismemberment**

**C. Medical expense insurance**

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

**G. Other policies**

1. Dental
2. Vision
3. Cancer
4. Critical illness or specified disease
5. Worksite (employer-sponsored)
6. Hospital indemnity
7. Short-term medical
8. Accident

**VI. ACCIDENT & HEALTH: POLICY PROVISIONS, CLAUSES, AND RIDERS.....15**

**A. Mandatory and optional provisions**

1. Entire contract
2. Time limit on certain defenses (incontestable)
3. Grace period
4. Reinstatement
5. Notice of claim
6. Claim forms
7. Proof of loss
8. Time of payment of claims
9. Payment of claims
10. Physical examination and autopsy
11. Legal actions
12. Change of beneficiary
13. Misstatement of age or gender
14. Change of occupation
15. Illegal occupation
16. Relation of earnings to insurance

**B. Other provisions and clauses**

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
5. Elimination period
6. Waiver of premium
7. Exclusions and limitations
8. Preexisting conditions
9. Coinsurance
10. Deductibles
11. Eligible expenses
12. Copayments
13. Pre-authorizations and prior approval requirements
14. Usual, reasonable, and customary (URC) charges
15. Lifetime, annual, or per cause maximum benefit limits

**C. Riders**

1. Impairment/exclusions
2. Guaranteed insurability
3. Future increase option

**D. Rights of renewability**

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

**VII. ACCIDENT & HEALTH: SOCIAL INSURANCE ..... 6**

- A. Medicare (Parts A, B, C, D)**
- B. Medicaid**
- C. Social Security benefits**

**VIII. ACCIDENT & HEALTH: OTHER INSURANCE CONCEPTS ..... 5**

- A. Total, partial, recurrent, and residual disability**
- B. Owner's rights**
- C. Dependent children benefits**
- D. Primary and contingent beneficiaries**
- E. Modes of premium payments**
- F. Nonduplication and coordination of benefits (e.g., 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**

**IX. ACCIDENT & HEALTH: FIELD UNDERWRITING PROCEDURES ..... 8**

- A. Completing the application**
- B. Explaining sources of insurability and HIPAA privacy information (e.g., MIB Report, Fair Credit Reporting Act, etc.)**
- C. Initial premium payment and receipt and consequences of the receipt (e.g., medical examination, etc.)**
- D. Submitting application (and initial premium if collected) to company for underwriting**
- E. Policy delivery**
- F. Explaining policy and its provisions, riders, exclusions, and ratings to clients**
- G. Replacement**
- H. Contract law**
  1. Elements of a contract
  2. Insurable interest

3. Warranties and representations
4. Unique aspects of the insurance contract
  - a. Conditional
  - b. Unilateral
  - c. Adhesion
  - d. Aleatory

**LIFE, ACCIDENT, HEALTH OR SICKNESS 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)*
3. Hearings/notice of hearings  
*Ref: 38a-16; 38a-817, 818*
4. Penalties and fines  
*Ref: 38a-2, 8a-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. Fraternal benefit society  
*Ref: 38a-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*

**C. Licensing**

- Ref: 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. 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)*
  - l. Twisting  
*Ref: 38a-826*
5. Return of premium  
*Ref: 38a-712*
- H. Connecticut Insurance Information and Privacy Protection Act**  
*Ref: 38a-975-38a-999*
- II. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO LIFE INSURANCE ONLY.....5**  
*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*
  - l. 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**

- 1. 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 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*
7. 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)*
  - l. 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

- 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*
- 3. Cost comparison methods  
*Ref: 38a-819-35(F)*

**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*

**D. Corporate Owned Life Insurance (COLI)**

**III. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY.....14**

*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*
  - l. 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**

- 1. Connecticut minimum benefit standards for Disability Income  
*Ref: 8a-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-485a-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 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 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
- E. National Flood Insurance Program**
- F. Others**
  - 1. Earthquake
  - 2. Mobile Homes
  - 3. Watercraft
  - 4. Farm Owners
  - 5. Windstorm

**II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS..... 15**

- 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
  - 2. Indirect
- G. Loss Valuation**
  - 1. Actual cash value
  - 2. Replacement cost
  - 3. Market value
  - 4. Stated/agreed 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
  - 3. Vicarious
- R. Negligence**
- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**

**III. PROPERTY: POLICY PROVISIONS AND CONTRACT LAW.....13**

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured**
- 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. Warranties, representations, and concealment**
- P. Sources of underwriting information**
- Q. Fair Credit Reporting Act**
- R. Privacy Protection (Gramm Leach Bliley)**
- S. Policy Application**
- T. Terrorism Risk Insurance Act (TRIA)**
- U. Territory**

**PROPERTY 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*
- 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)*
  - l. 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 COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3**
- 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

**I. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS..... 23**

**A. Commercial general liability**

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. First named insured
  - g. Limits (Per occurrence, Annual Aggregate)
  - h. Damage to Property of Others

**B. Automobile: personal auto and business 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
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. 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)**

**II. 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**

**III. CASUALTY: POLICY PROVISIONS..... 12**

**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. 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)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

l. 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 COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3**

**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 CASUALTY INSURANCE ONLY.....4**

**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 PRODUCER/CERTIFIED INSURANCE CONSULTANT GENERAL KNOWLEDGE CONTENT OUTLINE**

**Product Knowledge, Terms and Concepts**

(Producer:100 scored & 10 pretest questions)

(Consultant:100 scored & 0 pretest questions)

**Note:** To the extent that the specific contracts, forms, and endorsements dealt with 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

**E. National Flood Insurance Program**

**F. Others**

1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

**II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS.....15**

**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
2. Indirect

**G. Loss Valuation**

1. Actual cash value
2. Replacement cost
3. Market value
4. Stated/agreed 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
3. Vicarious

**R. Negligence**

**S. Binder**

**T. Endorsements**

**U. Blanket vs. Specific**

**III. PROPERTY: POLICY PROVISIONS AND CONTRACT LAW..... 13**

**A. Declarations**

**B. Insuring agreement**

**C. Conditions**

**D. Exclusions**

**E. Definition of the insured**

**F. Duties of the insured**

**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. Warranties, representations, and concealment**

**P. Sources of underwriting information**

**Q. Fair Credit Reporting Act**

**R. Privacy Protection (Gramm Leach Bliley)**

**S. Policy Application**

**T. Terrorism Risk Insurance Act (TRIA)**

**U. Territory**

**IV. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS 23**

**A. Commercial general liability**

1. Exposures
  - a. Premises and Operations
  - b. Products and Completed Operations
2. Coverage
  - a. Coverage A: Bodily Injury and Property Damage Liability (Occurrence, Claims made including Retroactive Date)
  - b. Coverage B: Personal Injury and Advertising Injury
  - c. Coverage C: Medical Payments
  - d. Supplemental Payments
  - e. Who is an insured
  - f. First named insured
  - g. Limits (Per occurrence, Annual Aggregate)
  - h. Damage to Property of Others

**B. Automobile: personal auto and business 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
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

**C. Workers Compensation Insurance, Employers Liability Insurance, and Related Issues**

(This section does not deal with specifics of state law, which are addressed elsewhere in this outline.)

1. Standard policy concepts
  - a. Who is an employee/employer
  - b. Compensation
2. Work-related vs. non-work-related
3. 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 12**

**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

- 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)*
- j. Illegal inducement  
*Ref: 38a-816(1)*
- k. Misrepresentation on applications  
*Ref: 38a-816(8)*
- l. 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 COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3**
  - 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*

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-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)*

l. 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**

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.....7**

**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..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 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*

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
8. 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
2. 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
3. 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

**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

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

**IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 24**

- 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)*

**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  
*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-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)
  - l. 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.....3**

**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

**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**

- 1. Admitted and non-admitted  
Ref: 38a-1, 38a-276

**E. Licensing Purposes and Requirements**

Ref: 38a-769; 771 thru 774

1. Changes in license status  
*Ref: 38a-771; 38a-771(a)*
2. Suspension and revocation  
*Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830*
3. Expiration, nonrenewal and term of license  
*Ref: 38a-769; 792, 792(a)*

**F. Trade Practice Law**

1. Unfair Claims Settlement Practices  
*Ref: 38a-816(1 thru 8)*
2. Fraud  
*Ref: 38a-356; 53a-215*
3. Misrepresentation  
*Ref: 38a-816 (1,8)*
4. Defamation  
*Ref: 38a-816 (3,7)*
5. Complaint Handling  
*Ref: 38a-816 (7)*

**G. Cancellations**

*Ref: 38a-307*

**H. Renewal/ nonrenewal**

*Ref: 38a-323*

**I. Connecticut Insurance Information and Privacy Protection Act**

*Ref: 38a-975 thru 999*

**J. Legal action against insurer**

*Ref: 38a-290, 307*

**K. Standard policy forms**

*Ref: 38a- 307*

**II. GENERAL INSURANCE.....30**

*Ref: Product Knowledge*

**A. Insurance Terms and Related Concepts**

1. Risk
2. Hazard
3. Indemnity
4. Insurable interest
5. Actual Cash Value
6. Negligence
7. Liability
8. Accident
9. Occurrence
10. Burglary
11. Robbery
12. Theft
13. Mysterious disappearance
14. Binders
15. Warranties
16. Representations
17. Concealment
18. Bodily injury liability
19. Property injury liability
20. Personal injury liability
21. Limits of liability
22. Deductible
23. Insured contract
24. Adjuster
25. Employer
26. Tortfeasor
27. Waiver and estoppel
28. Claims made policy form
29. Elements of a contract
30. Subrogation

**B. Policy Provisions**

1. Declarations
2. Insuring agreement
3. Conditions
4. Exclusions
5. Definition
6. Duties of the insured after a loss
7. Cancellations and nonrenewal provisions
8. Supplementary Payments
9. Proof of loss
10. Notice of claim
11. Arbitration
12. Appraisal
13. Other insurance
14. Subrogation/ transfer of rights of recovery
15. Salvage
16. Loss settlement provisions
17. Limitations
18. Obligations of the insurance company
19. Policy territory

**III. PERSONAL LINES.....18**

*Ref: Product Knowledge*

**A. Automobiles**

1. Liability
2. Physical damage
3. Optional medical payments/ reparations
4. Uninsured/underinsured motorists  
*Ref: 38a-336; 336a*
5. Named insured
6. Insureds
7. Owned Automobiles
8. Nonowned automobile
9. Temporary substitute auto
10. Aftermarket parts regulation  
*Ref: 38a-355*
11. Constructive total loss  
*Ref: 38a-353*
12. Arbitration  
*Ref: 38a-10*
13. Connecticut Motor Vehicle Financial Responsibility Law  
*Ref: RL14-112*
14. Connecticut Automobile Insurance Assigned Risk Plan  
*Ref: 38a-329*
15. Rental/Substitute Transportation Insurance

**B. Homeowners**

1. Personal liability, including farmers
2. Homeowners
  - a. Section I Coverage
  - b. Section I Conditions
  - c. Section I Exclusions
  - d. Section II Liability
    - 1) Medical payments
  - e. Section II Exclusions

**IV. COMMERCIAL PACKAGE POLICIES.....7**

**A. Property**

**B. Commercial general liability**

1. Premises and operations liability
2. Products and completed operations liability
3. Contractual liability

- 4. Medical payments
- 5. Connecticut minimum standards for claims-made  
*Ref: 38a-327-1 thru 6*
- C. Businessowners liability**
- D. Commercial automobile**
- E. Crime and Bonding**
  - 1. Employee Dishonesty
  - 2. Theft, disappearance, and destruction
- F. Boiler and Machinery**
- G. Inland/Ocean Marine**
- V. MISCELLANEOUS LIABILITY.....9**
  - A. Professional Liability**
    - 1. Errors and omissions
  - B. Umbrella/ excess liability**
  - C. Watercraft**
    - 1. Homeowners
    - 2. Boatowners
  - D. Dram Liability**
  - E. Farmers Liability**
- VI. WORKERS' COMPENSATION.....12**  
*Ref: Workers' Compensation Bulletin No. 41, as amended; Title 31 Ch. 568*
  - A. Standard policy concepts**
  - B. Coverages**
    - 1. Employments covered  
*Ref: RL 31-275 (9,10)*
    - 2. Covered injuries
    - 3. Occupational disease
  - C. Eligibility, provisions, benefits**  
*Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as amended, 308, 308a*
    - 1. Average weekly wage  
*Ref: RL 31-309, 310*
  - D. Work-related vs. non-work-related**
  - E. Forms**  
*Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43*
  - F. Notice of injury and claim**  
*Ref: RL 31-294b, 294c*
  - G. Hearings**  
*Ref: 31-298*
  - H. Managed Care/medical providers**  
*Ref: RL 31-279*
  - I. Other insurance**
  - J. Second Injury Fund**  
*Ref: RL 31-349 thru-355b*
  - K. Subrogation**  
*Ref: RL 31-293*
  - L. Heart/ Hypertension**
- VII. ADJUSTMENT PROCEDURES.....14**
  - A. Determining Coverages**
  - B. Determining liability**
    - 1. Statements
    - 2. Accident scene/ site investigations
    - 3. Comparative Negligence
  - C. Determining Damages**
    - 1. Property- scope of damages
    - 2. Damages
      - a. General
      - b. Special
      - c. Punitive

- D. Handling of represented parties**
- E. Releases**
- F. Statute of Limitations**
  - 1. Automobile  
*Ref: 52-577*
  - 2. Contractual  
*Ref: 52-576; 52-581*
  - 3. Personal injury  
*Ref: 52-584*
  - 4. Strict Liability  
*Ref: 52-577a*
  - 5. Products Liability  
*Ref: 52-577a; 52-584*
  - 6. Dram Shop  
*Ref: 30-102 (a)*
  - 7. Municipality  
*Ref: 7-465; 7-101a*

**ALL LINES EXCEPT WORKERS'  
COMPENSATION  
CASUALTY ADJUSTER  
CONTENT OUTLINE**  
*(100 scoreable questions)*

- I. CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE..... 12**  
*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-2, 38a-2, 38a-317, 38a-702k, 38a-774, 38a-777*
  - D. Definitions**
    - 1. Admitted and non-admitted  
*Ref: 38a-41, 38a-1, 38a-276*
  - E. Licensing Purposes and Requirements**  
*Ref: 38a-769; 771 thru 774*
    - 1. Changes in license status  
*Ref: 38a-771; 38a-771(a)*
    - 2. Suspension and revocation  
*Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830*
    - 3. Expiration, nonrenewal and term of license  
*Ref: 38a-769; 792, 792(a)*
  - F. Trade Practice Law**
    - 1. Unfair Claims Settlement Practices  
*Ref: 38a-816(1 thru 8)*
    - 2. Fraud  
*Ref: 38a-356; 53a-215*
    - 3. Misrepresentation  
*Ref: 38a-816 (1,8)*
    - 4. Defamation  
*Ref: 38a-816 (3,7)*
    - 5. Complaint Handling  
*Ref: 38a-816 (7)*
  - G. Cancellations**  
*Ref: 38a-307*

<b>H. Renewal/ nonrenewal</b>	
<i>Ref: 38a-323</i>	
<b>I. Connecticut Insurance Information and Privacy Protection Act</b>	
<i>Ref: 38a-975 thru 999</i>	
<b>J. Legal action against insurer</b>	
<i>Ref: 38a-290, 307</i>	
<b>K. Standard policy forms</b>	
<i>Ref: 38a-307</i>	
<b>II. GENERAL INSURANCE.....35</b>	
<i>Ref: Product Knowledge</i>	
<b>A. Insurance Terms and Related Concepts</b>	
1. Risk	
2. Hazard	
3. Indemnity	
4. Insurable interest	
5. Actual Cash Value	
6. Negligence	
7. Liability	
8. Accident	
9. Occurrence	
10. Burglary	
11. Robbery	
12. Theft	
13. Mysterious disappearance	
14. Binders	
15. Warranties	
16. Representations	
17. Concealment	
18. Bodily injury liability	
19. Property injury liability	
20. Personal injury liability	
21. Limits of liability	
22. Deductible	
23. Insured contract	
24. Adjuster	
25. Employer	
26. Tortfeasor	
27. Waiver and estoppel	
28. Claims made policy form	
29. Elements of contract	
30. Subrogation	
<b>B. Policy Provisions</b>	
1. Declarations	
2. Insuring agreement	
3. Conditions	
4. Exclusions	
5. Definition	
6. Duties of the insured after a loss	
7. Cancellations and nonrenewal provisions	
8. Supplementary Payments	
9. Proof of loss	
10. Notice of claim	
11. Arbitration	
12. Appraisal	
13. Other insurance	
14. Subrogation/ transfer of rights of recovery	
15. Salvage	
16. Loss settlement provisions	
17. Limitations	
18. Obligations of the insurance company	
	19. Policy territory
<b>III. PERSONAL LINES.....23</b>	
<i>Ref: Product Knowledge</i>	
<b>A. Automobiles</b>	
1. Liability	
2. Physical damage	
3. Optional medical payments/ repairs	
4. Uninsured/underinsured motorists	
<i>Ref: 38a-336; 336a</i>	
5. Named insured	
6. Insureds	
7. Owned Automobiles	
8. Nonowned automobile	
9. Temporary substitute auto	
10. Aftermarket parts regulation	
<i>Ref: 38a-355</i>	
11. Constructive total loss	
<i>Ref: 38a-353</i>	
12. Arbitration	
<i>Ref: 38a-10</i>	
13. Connecticut Motor Vehicle Financial Responsibility Law	
<i>Ref: RL 14-112</i>	
14. Connecticut Automobile Insurance Assigned Risk Plan	
<i>Ref: 38a-329</i>	
15. Rental/Substitute Transportation Insurance	
<b>B. Homeowners</b>	
1. Personal liability, including farmers	
2. Homeowners	
a. Section I Coverage	
b. Section I Conditions	
c. Section I Exclusions	
d. Section II Liability	
1) Medical payments	
e. Section II Exclusions	
<b>IV. COMMERCIAL PACKAGE POLICIES.....8</b>	
<b>A. Property</b>	
<b>B. Commercial general liability</b>	
1. Premises and operations liability	
2. Products and completed operations liability	
3. Contractual liability	
4. Medical payments	
5. Connecticut minimum standards for claims-made	
<i>Ref: 38a-327-1 thru 6</i>	
<b>C. Businessowners liability</b>	
<b>D. Commercial automobile</b>	
<b>E. Crime and Bonding</b>	
1. Employee Dishonesty	
2. Theft, disappearance, and destruction	
<b>F. Boiler and Machinery</b>	
<b>G. Inland Marine</b>	
<b>V. MISCELLANEOUS LIABILITY.....11</b>	
<b>A. Professional Liability</b>	
1. Errors and omissions	
<b>B. Umbrella/ excess liability</b>	
<b>C. Watercraft</b>	
1. Homeowners	
2. Boatowners	
<b>D. Dram Liability</b>	



- E. **Farmers Liability**
- F. **Heart/ Hypertension**
- VI. **ADJUSTMENT PROCEDURES.....11**
  - A. **Determining Coverages**
  - B. **Determining liability**
    - 1. Statements
    - 2. Accident scene/ site investigations
    - 3. Comparative Negligence
  - C. **Determining Damages**
    - 1. Property- scope of damages
    - 2. Damages
      - a. General
      - b. Special
      - c. Punitive
  - D. **Handling of represented parties**
  - E. **Releases**
  - F. **Statute of Limitations**
    - 1. Automobile  
*Ref: 52-577*
    - 2. Contractual  
*Ref: 52-576; 52-581*
    - 3. Personal injury  
*Ref: 52-584*
    - 4. Strict Liability  
*Ref: 52-577a*
    - 5. Products Liability  
*Ref: 52-577a; 52-584*
    - 6. Dram Shop  
*Ref: 30-102 (a)*
    - 7. Municipality  
*Ref: 7-465; 7-101a*

- 1. Unfair Claims Settlement Practices  
*Ref: 38a-816(1 thru 8)*
- 2. Fraud  
*Ref: 38a-356; 53a-215*
- 3. Misrepresentation  
*Ref: 38a-816 (1,8)*
- 4. Defamation  
*Ref: 38a-816 (3,7)*
- 5. Complaint Handling  
*Ref: 38a-816 (7)*
- G. **Cancellations**  
*Ref: 38a-307*
- H. **Renewal/ nonrenewal**  
*Ref: 38a-323*
- I. **Connecticut Insurance Information and Privacy Protection Act**  
*Ref: 38a-975 thru 999*
- J. **Legal action against insurer**  
*Ref: 38a-290, 307*
- K. **Standard policy forms**  
*Ref: 38a-307*

II. **GENERAL INSURANCE.....15**  
*Ref: Product Knowledge*

- A. **Insurance Terms and Related Concepts**
  - 1. Risk
  - 2. Hazard
  - 3. Indemnity
  - 4. Insurable interest
  - 5. Actual Cash Value
  - 6. Negligence
  - 7. Liability
  - 8. Accident
  - 9. Occurrence
  - 10. Burglary
  - 11. Robbery
  - 12. Theft
  - 13. Mysterious disappearance
  - 14. Binders
  - 15. Warranties
  - 16. Representations
  - 17. Concealment
  - 18. Bodily injury liability
  - 19. Property injury liability
  - 20. Personal injury liability
  - 21. Limits of liability
  - 22. Deductible
  - 23. Insured contract
  - 24. Adjuster
  - 25. Employer
  - 26. Tortfeasor
  - 27. Waiver and estoppel
  - 28. Claims made policy form
  - 29. Elements of a contract
  - 30. Subrogation
- B. **Policy Provisions**
  - 1. Declarations
  - 2. Insuring agreement
  - 3. Conditions
  - 4. Exclusions
  - 5. Definition of the insured
  - 6. Duties of the insured after a loss

**CASUALTY ADJUSTER  
WORKERS' COMPENSATION ONLY  
CONTENT OUTLINE**

*(50 scoreable questions)*

- I. **CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....5**  
*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**  
*Ref: 38a-2, 38a-702k, 38a-774*
  - D. **Definitions**
    - 1. Admitted and non-admitted  
*Ref: 38a-41, 38a-1, 38a-276*
  - E. **Licensing Purposes and Requirements**  
*Ref: 38a-769; 771 thru 774*
    - 1. Changes in license status  
*Ref: 38a-771; 38a-771(a)*
    - 2. Suspension and revocation  
*Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830*
    - 3. Expiration, nonrenewal and term of license  
*Ref: 38a-769; 792, 792(a)*
  - F. **Trade Practice Law**

- 7. Cancellations and nonrenewal provisions
- 8. Supplementary Payments
- 9. Proof of loss
- 10. Notice of claim
- 11. Arbitration
- 12. Appraisal
- 13. Other insurance
- 14. Subrogation/ transfer of rights of recovery
- 15. Salvage
- 16. Loss settlement provisions
- 17. Limitations
- 18. Obligations of the insurance company
- 19. Policy territory

*Ref: 52-584*

- 4. Strict Liability

*Ref: 52-577a*

- 5. Products Liability

*Ref: 52-577a; 52-584*

- 6. Dram Shop

*Ref: 30-102*

- 7. Municipality

*Ref: 7-465; 7-101a*

**III. WORKERS' COMPENSATION.....25**

*Ref: Workers' Compensation Bul. No. 41; Title 31 Ch. 568*

**A. Standard policy concepts**

**B. Coverages**

- 1. Employments covered

*Ref: RL 31-275 (9,10)*

- 2. Covered injuries

- 3. Occupational disease

**C. Eligibility, provisions, benefits**

*Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as amended, 308, 308a*

- 1. Average weekly wage

*Ref: RL 31-309, 310*

**D. Work-related vs. non-work-related**

**E. Forms**

*Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43*

**F. Notice of injury and claim**

*Ref: RL 31-294b, 294c*

**G. Hearings**

*Ref: RL 31-298*

**H. Managed Care/medical providers**

*Ref: RL 31-279*

**I. Other insurance**

**J. Second Injury Fund**

*Ref: RL 31-349 through 355b*

**K. Subrogation**

*Ref: RL 31-293*

**L. Heart/ Hypertension**

**IV. ADJUSTMENT PROCEDURES.....5**

**A. Determining Coverages**

**B. Determining liability**

- 1. Statements

- 2. Accident scene/ site investigations

- 3. Comparative Negligence

**C. Determining Damages**

- 1. Property- scope of damages

- 2. Damages

- a. General

- b. Special

- c. Punitive

**D. Handling of represented parties**

**E. Releases**

**F. Statute of Limitations**

- 1. Automobile

*Ref: 52-577*

- 2. Contractual

*Ref: 52-576; 52-581*

- 3. Personal injury

**AUTO CASUALTY ADJUSTER ONLY  
CONTENT OUTLINE**

*(60 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**

- 1. Admitted and non-admitted

*Ref: Ref: 38a-41, 38a-1,38a-276*

**E. Licensing Purposes and Requirements**

*Ref: 38a-769; 771 thru 774*

- 1. Changes in license status

*Ref: 38a-771; 38a-771(a)*

- 2. Suspension and revocation

*Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830*

- 3. Expiration, nonrenewal and term of license

*Ref: 38a-769; 792, 792(a)*

**F. Trade Practice Law**

- 1. Unfair Claims Settlement Practices

*Ref: 38a-816(1 thru 8)*

- 2. Fraud

*Ref: 38a-356; 53a-215*

- 3. Misrepresentation

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

- 4. Defamation

*Ref: 38a-816 (3,7)*

- 5. Complaint Handling

*Ref: 38a-816 (7)*

**G. Cancellations**

*Ref: 38a-307*

**H. Renewal/ nonrenewal**

*Ref: 38a-323*

**I. Connecticut Insurance Information and Privacy  
Protection Act**

*Ref: 38a-975 thru 999*

**J. Legal action against insurer**

*Ref: 38a-290, 307*

**K. Standard policy forms**

*Ref: 38a-307*

**II. GENERAL INSURANCE.....20**

Ref: Product Knowledge

**A. Insurance Terms and Related Concepts**

- 1. Risk
- 2. Hazard
- 3. Indemnity
- 4. Insurable interest
- 5. Actual Cash Value
- 6. Negligence
- 7. Liability
- 8. Accident
- 9. Occurrence
- 10. Burglary
- 11. Robbery
- 12. Theft
- 13. Mysterious disappearance
- 14. Binders
- 15. Warranties
- 16. Representations
- 17. Concealment
- 18. Bodily injury liability
- 19. Property injury liability
- 20. Personal injury liability
- 21. Limits of liability
- 22. Deductible
- 23. Insured contract
- 24. Adjuster
- 25. Employer
- 26. Tortfeasor
- 27. Waiver and estoppel
- 28. Claims made policy form
- 29. Elements of a contract
- 30. Subrogation

**B. Policy Provisions**

- 1. Declarations
- 2. Insuring agreement
- 3. Conditions
- 4. Exclusions
- 5. Definition of the insured
- 6. Duties of the insured after a loss
- 7. Cancellations and nonrenewal provisions
- 8. Supplementary Payments
- 9. Proof of loss
- 10. Notice of claim
- 11. Arbitration
- 12. Appraisal
- 13. Other insurance
- 14. Subrogation/ transfer of rights of recovery
- 15. Salvage
- 16. Loss settlement provisions
- 17. Limitations
- 18. Obligations of the insurance company
- 19. Policy territory

**III. PERSONAL LINES.....16**

Ref: Product Knowledge

**A. Automobiles**

- 1. Liability
- 2. Physical damage
- 3. Optional medical payments/ reparations
- 4. Uninsured/underinsured motorists  
Ref: 38a-336; 336a
- 5. Named insured

- 6. Insureds
- 7. Owned Automobiles
- 8. Nonowned automobile
- 9. Temporary substitute auto
- 10. Aftermarket parts regulation  
Ref: 38a-355
- 11. Constructive total loss  
Ref: 38a-353
- 12. Arbitration  
Ref: 38a-10
- 13. Connecticut Motor Vehicle Financial Responsibility Law  
Ref: RL 14-112
- 14. Connecticut Automobile Insurance Assigned Risk Plan  
Ref: 38a-329

**IV. ADJUSTMENT PROCEDURES.....14**

**A. Determining Coverages**

**B. Determining liability**

- 1. Statements
- 2. Accident scene/ site investigations
- 3. Comparative Negligence

**C. Determining Damages**

- 1. Property- scope of damages
- 2. Damages
  - a. General
  - b. Special
  - c. Punitive

**D. Handling of represented parties**

**E. Releases**

**F. Statute of Limitations**

- 1. Automobile  
Ref: 52-577
- 2. Contractual  
Ref: 52-576; 52-581
- 3. Personal injury  
Ref: 52-584
- 4. Strict Liability  
Ref: 52-577a
- 5. Products Liability  
Ref: 52-577a; 52-584
- 6. Dram Shop  
Ref: 30-102 (a)
- 7. Municipality  
Ref: 7-465; 7-101a

**SURETY BAIL BOND AGENT  
CONTENT OUTLINE**

(60 scoreable questions)

**I. CT STATUTES, RULES, AND REGULATIONS  
COMMON TO ALL LINES.....8**

Ref: CT Title 38a, Connecticut Regulations

**A. Responsibilities of the Insurance Commissioner**

- 1. General duties and powers  
Ref: 38a-7,8,9,10,12
  - a. Regulation-making authority
- 2. Examination of records  
Ref: 38a-14, 38a-769(f); 38a-15
- 3. Hearings/notice of hearings  
Ref: 38a-16; 38a-817, 818, 4-182

- 4. Penalties and fines  
*Ref: 38a-2, 38a-702k, 38a-774*
  - 5. Cease and desist orders  
*Ref: 38a-817*
- B. Definitions**
- 1. Insurance contract  
*Ref: 38a-1(11)*
  - 2. Insurer  
*Ref: 38a-1*
  - 3. Domestic, foreign, and alien companies  
*Ref: 38a-1*
  - 4. Authorized and unauthorized companies / admitted and nonadmitted companies  
*Ref: 38a-1, 38a-275, 703, 714*
- C. Licensing**  
*Ref: 38a-660, 769*
- 1. Purpose
  - 2. Persons to be licensed
    - a. Surety bail bond agent  
*Ref: 38a-660*
    - b. Professional bail bond agent  
*Ref: 38a-660(a)(3)*
  - 3. Agent appointment/termination of contract  
*Ref: 38a-660(f)*
  - 4. Obtaining a license
    - a. Qualifications and moral conduct  
*Ref: 38a-660(e-h), 704, 769(c)*
    - b. Licenses fees and application  
*Ref: 38a-11, 769*
    - c. Written examinations  
*Ref: 38a-769(c); 38a-660(g)*
    - 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-660l*
    - e. Fines  
*Ref: 38a-660*
- D. 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  
*Ref: 38a-816(1)*
    - h. Fraud

- Ref: 38a-816(8)*
- 2. Penalties  
*Ref: 38a-2, 774, 817 (b)(e), 830*
- II. BAIL BOND PROCEDURES.....15**
- A. General Duties**
- 1. Court appearances  
*Ref: CR 37-1 thru 6, RL 54-63*
  - 2. Conditions of release  
*Ref: CR 38-1 thru 5, RL 54-63b, 63c*
- B. Discharging surety**  
*Ref: CR 38-23; RL 54-65a*
- C. Recommitment of defendant**
- D. Bond forfeitures**  
*Ref: CR 38-19 thru 23; RL 54-65a*
- E. Bond posting/transfers**
- F. Arrests/ Surrenders**
- III. FIDUCIARY RESPONSIBILITIES.....17**
- A. Commissions, fees, premiums**
- B. Recordkeeping**
- 1. Examination of book and records  
*Ref: 38a-660(k)*
  - 2. Return of Premium
  - 3. Premium receipt
  - 4. Collateral
    - a. Receipts
    - b. Maintenance
  - 5. Return of collateral
- C. Forfeitures**  
*Ref: CR 38-19-23; RL 54-65a*
- D. Bond principal limits**
- IV. DEFINITIONS.....7**  
*Ref: Black's Law Dictionary, Dictionary of Insurance Terms*
- A. Acquit**
  - B. Adjudicate**
  - C. Bail Piece**
  - D. Capital Offense**
  - E. Collateral**
  - F. Conviction**
  - G. Custody**
  - H. Defendant**
  - I. Disposition**
  - J. Exoneration**
  - K. Extradition**
  - L. Felony**
  - M. Fugitive**
  - N. Hearing**
  - O. Incarceration**
  - P. Indictment**
  - Q. Misdemeanor**
  - R. Mittimus**
  - S. Premium**
  - T. Power of Attorney**
  - U. Recognizance**
  - V. Surety**
  - W. Suspend**
  - X. Warrant**
  - Y. Writ**
- V. SURETY CONTRACTS.....6**
- A. Definition of surety**
  - B. Elements of a legal contract**

- 1. Offer and acceptance
- 2. Consideration
- 3. Competent parties
- 4. Legal purpose
- C. Obligation of the surety**
- D. Parties to the surety**
  - 1. Principal
  - 2. Obligee
  - 3. Surety
- E. Underwriting considerations**
- F. Premiums and terms of obligations**
  - 1. Surety
  - 2. Fidelity
- G. Claims**
- H. Power of attorney**
- VI. PURPOSE AND TYPE OF SURETY BONDS.....7**
  - A. Purpose and Types of bonds**
    - 1. Surety bail bond
    - 2. Appearance bond
    - 3. Cash bond
      - Ref: CR 38-7, RL 54-63f, 66*
    - 4. Ten Percent Cash bond
      - Ref: CR 38-8*
  - B. Public official**
  - C. Court**
    - 1. Judicial
    - 2. Fiduciary
  - D. Miscellaneous**
  - E. Contract**
  - F. Nonsurety / cash**
    - Ref: CR 38-7; RL 54-63f, 66*
  - G. Ten percent surety**
    - Ref: CR 38-8*
  - H. Real estate property**
    - Ref: CR 38-9; RL 54-66*

- II. SURPLUS LINES MARKETS.....2**
  - A. United States nonadmitted market**
  - B. London market**
    - 1. Lloyd's brokers
    - 2. United States trust fund
    - 3. Underwriters
  - C. Nonstandard (substandard lines or capacity problems)**
    - 1. Property
    - 2. General liability
    - 3. Professional liability
  - D. Insurance exchanges**
- III. POLICIES, COVERAGES, FORMS.....20**
  - A. Commercial General Liability**
  - B. Building and Personal Property**
  - C. Claims Made**
  - D. Extended coverage**
  - E. Employee Dishonesty**
  - F. Liability**
    - 1. Contingent
    - 2. Umbrella
    - 3. Contractual
  - G. Builder's Risk**
- IV. SURPLUS LINES LICENSING.....14**
  - A. Responsibilities of the Insurance Commissioner**
    - 1. General duties and powers
      - Ref: 38a-7,8,9,10,12, 740*
    - 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, 38a-777*
    - 5. Cease and desist orders
      - Ref: 38a-817.....*
  - B. Forms and Filings**
  - C. Required bonds**
  - D. Licensing**
    - Ref: 38a-769, 794*
    - 1. Purpose
    - 2. Persons required to be licensed
      - a. Surplus lines broker
      - b. Resident / Nonresident
      - c. Brokerage business
        - Ref: 38a-880*
    - 3. Agent appointment/termination of contract
    - 4. Obtaining a license
      - a. Qualifications
        - Ref: 38a-794*
      - b. Licenses fees and application
      - c. Written examinations
      - d. Special qualifications
      - e. License denial
    - 5. Maintaining a license
      - a. Change of address / name change
        - Ref:38a-771(a)*
      - b. Fees/ renewal
        - Ref: 38a-794(B)*
      - c. Record keeping
        - Ref: 38a-741*

## SURPLUS LINES BROKER CONTENT OUTLINE

(60 scoreable questions)

- I. GENERAL INSURANCE DEFINITIONS.....10**
  - A. Actual cash value**
  - B. Agreed value**
  - C. Coinsurance**
  - D. Insurable interest**
  - E. Loss**
  - F. Negligence**
  - G. Physical hazard**
  - H. Proximate cause**
  - I. Reinsurance**
  - J. Replacement cost**
  - K. Risk**
  - L. Salvage**

- d. License expiration  
*Ref: 38a-794(B)*
- e. Suspension or revocation of licenses  
*Ref: 38a-794(B)*

**E. Connecticut Insurance Guaranty Association Act**  
*Ref: 38a-745*

**F. Marketing practices**

- 1. Responsibilities of the insurer  
*Ref: 38a-72*
- 2. Unfair claims practices  
*Ref: 38a-816(6)*
- 3. 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. False financial statements  
*Ref: 38a-816(5)*
  - f. Controlled business  
*Ref: 38a-782(b)(f)*
  - 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. Fraud  
*Ref: 38a-712*
  - l. Twisting  
*Ref: 38a-316(8), 826*
- 4. Penalties  
*Ref: 38a-2, 702k, 735, 774, 777, 817 (b)(e), 830*
- 5. Stock operations and advisory board contracts
- 5. Return of premium  
*Ref: 38a-712*
- 7. Proper exchange of business

**G. Connecticut Insurance Information and Privacy Protection Act**

*Ref: 38a-975 thru 999*

**V. SURPLUS LINES LAW.....14**

**A. Purpose**

**B. Reports, records**

*Ref: 38a-742*

**C. Coverage and Eligibility**

*Ref: 38a-715*

**D. Definitions**

- 1. Authorized/Unauthorized

**E. Premiums, evidence of insurance**

**F. Surplus Lines tax**

*Ref: 38a-743*

**G. Conditions for procuring**

*Ref: 38a-741,742, 745*

**H. Multi-State risks**

**I. Qualifications for Surplus Lines Insurers**

- 1. Syndicates

- 2. Alien vs. Foreign
- 3. Removal

**J. Disclosure**

*Ref: 38a-745*

**K. Premium Rates**

**L. Procurement**

*Ref: 78a-741,743,745*

- 1. Payment
- 2. Affidavits
- 3. Tax Exempt

**M. Approved list (White list)**

*Ref: 38a-740-2, 4, 6, 8, 9; 38a-740-1(k)*

**N. Exportable list**

**O. Fees**

*Ref: 38a-707-7*

**P. Service of suit**

**PUBLIC ADJUSTER  
CONTENT OUTLINE  
(100 scoreable questions)**

**I. CONNECTICUT STATUTES, RULES, AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS.....25**

*Ref: CT Title 38a, Connecticut Regulations*

**A. General duties and powers of the Commissioner**

*Ref: 38a-7 thru 10*

**B. Hearings**

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

**C. Penalties**

*Ref: 38a-2; 38a-817*

**D. Definitions**

- 1. Admitted and non-admitted  
*Ref: 38a-41*
- 2. Stock, mutual, and reciprocals  
*Ref: 38a-1*
- 3. Domestic, foreign, and alien companies  
*Ref: 38a-1*
- 4. Reinsurance  
*Ref: 38a-289*

**E. Licensing purposes and requirements**

*Ref: 38a-769; 771 thru 774; 792*

- 1. Duties and responsibilities  
*Ref: 38a-788-3, 4, 5,7, 8*
- 2. Qualifications  
*Ref: 38a-788-1*
- 3. Changes in license status  
*Ref: 38a-771*
- 4. Suspension and revocation  
*Ref: 38a-2, 725, 774, 777, 817(b,e), 830*
- 5. Expiration, nonrenewal, and term of license  
*Ref: 38a-769; 792; 38a-788-1*
- 6. Impersonation  
*Ref: 38a-773*
- 7. Records  
*Ref: 38a-788-7*
- 8. Change in name or address  
*Ref: 38a-771(a)*
- 9. Reporting of actions  
*Ref: 38a-771(b)*
- 10. Contract requirements  
*Ref: 38a-724, 788; 38a-788-6*

- F. Trade practice law**
  - 1. Unfair Insurance Practices  
*Ref: 38a-816 (3, 6, 7, 8); 38a-788-3*
  - 2. Fraud  
*Ref: 38a-356; 53a-215; 38a-307*
  - 3. Misrepresentation  
*Ref: 38a-816(8)*
  - 4. Defamation  
*Ref: 38a-816(3)*
  - 5. Complaint Handling  
*Ref: 38a-816(7)*
- G. Binders**  
*Ref: 38a-309*
- H. Cancellations**  
*Ref: 38a-307*
- I. Renewal/nonrenewal**  
*Ref: 38a-323*
- J. Connecticut Insurance Information and Privacy Protection Act**  
*Ref: 38a-975thru-999a*
- K. Connecticut Insurance Guaranty Association Act**  
*Ref: 38a-836 thru 853*
- L. Terrorism Risk Insurance Act of 2002**

**II. GENERAL INSURANCE.....43**

- A. Insurance terms and related concepts**
  - 1. Insurance/Insurance Contracts
  - 2. Insurable interest
  - 3. Risk
  - 4. Hazard
  - 5. Peril
  - 6. Loss (direct and indirect)
  - 7. Proximate cause
  - 8. Deductible
  - 9. Indemnity
  - 10. Actual cash value (broad evidence rule)
  - 11. Replacement cost and related provisions
  - 12. Limits of liability
  - 13. Coinsurance/Insurance to value (Agreed Amount endorsement)
  - 14. Pair and set clause
  - 15. Extensions of coverage
  - 16. Additional coverages
  - 17. Accident
  - 18. Occurrence
  - 19. Cancellation
  - 20. Nonrenewal
  - 21. Vacancy and unoccupancy
  - 22. Right of salvage
  - 23. Abandonment
  - 24. Liability
  - 25. Negligence
  - 26. Waiver and estoppel
  - 27. Apportionment
  - 28. Bailee
- B. Policy provisions**
  - 1. Declarations
  - 2. Insuring agreement
  - 3. Conditions
  - 4. Exclusions
  - 5. Definition of the insured
  - 6. Duties of the insured after a loss

- 7. Cancellation and nonrenewal provisions
- 8. Mortgagee rights supplementary payments
- 9. Proof of loss
- 10. Notice of claim
- 11. Arbitration
- 12. Other insurance
- 13. Assignment
- 14. Subrogation
- 15. Suit provision
- 16. Elements of a contract
- 17. Warranties, representations, and concealment
- 18. Binders
- 19. Sources of insurability information

**III. TYPES OF POLICIES.....21**

- A. Personal Lines**
  - 1. Dwelling and contents (DP forms)
  - 2. Homeowners (HO forms)
  - 3. Mobile homes
- B. Commercial Lines**
  - 1. Commercial Package Policy (CPP)
    - a. Commercial building and personal property form
    - b. Causes of loss forms
    - c. Business income
    - d. Extra expense
  - 2. Boiler and machinery coverage forms
  - 3. Businessowners policy (BOP)
  - 4. Condominium policy
  - 5. Builders Risk policy
- C. Inland marine**
  - 1. Personal floaters
  - 2. Commercial floaters
- D. Others**
  - 1. Flood
  - 2. Personal Watercraft
  - 3. Commercial Ocean Marine
  - 4. Earthquake
  - 5. Valued policy
- E. Standard Fire**  
*Ref: 38a-307*

**IV. ADJUSTING PRINCIPLES, BUILDING REPAIR AND REPLACEMENT ESTIMATING.....11**

- A. Fundamental considerations**
  - 1. Nomenclature
  - 2. Causes of damages to buildings
  - 3. Fieldwork and notes
  - 4. Pricing and completing an estimate
  - 5. Appraisal

**MOTOR VEHICLE PHYSICAL DAMAGE APPRAISER CONTENT OUTLINE**

*(60 scoreable questions)*

- I. CT STATUTES, RULES, AND REGULATIONS PERTINENT TO ALL LINES.....8**  
*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-735, 38a-774, 38a-777*

**B. Licensing**

- 1. Purpose
- 2. Obtaining a license
  - a. Qualifications  
*Ref: 38a-769, 790*
  - b. Licenses fees and application  
*Ref: 38a-790*
  - c. Written examinations  
*Ref: 38a-769 (c)*
  - d. License denial  
*Ref: 38a-769*
- 3. Maintaining a license
  - a. Change of address/ name change  
*Ref:38a-771(a)*
  - b. Fees/ renewal  
*Ref: 38a-11, 786 (b), 790*
  - c. License expiration  
*Ref: 38a-790*
  - d. Suspension or revocation of licenses  
*Ref: 38a-774*

**C. Agent responsibilities**

*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**

*Ref: 38a-975thru-999*

**II. GENERAL INSURANCE.....1**

*Ref: Product Knowledge*

**A. Policy Provisions**

- 1. Salvage
- 2. Loss Settlement Provisions
- 3. Limitations

**III. AUTO INSURANCE.....8**

- A. Liability**
- B. Physical damage**
- C. Named insured**
- D. Insureds**
- E. Aftermarket parts**

*Ref: 38a-355*

**F. Constructive total loss**

*Ref: 38a-353*

**G. Arbitration**

*Ref: 38a-10*

**H. Trade practices pertinent to Auto only**

- 1. Complaint handling

*Ref: 38a-816 (7)*

**I. Appraiser's Code of Conduct**

*Ref: 38a-790-1 through 8*

**IV. MOTOR VEHICLE STRUCTURE AND DESIGN.....43**

*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. Cows**

**J. Floor Plan**

**K. Rocker Panels**

**L. Pillars**

**M. Substructure**

- 1. Frame

- 2. Unibody

**N. Mechanical**

- 1. Engine
- 2. Cooling System
- 3. Electrical System/ Computers
- 4. Exhaust System
- 5. Heating and Air Conditioning
- 6. Brakes/ ABS
- 7. Steering
- 8. Suspension
- 9. Transmission
- 10. Air bags/ SRS (seat belts)

**O. Glass, Interior, and Paint**

**P. Vehicle Identification Number (VIN)**