### LIFE PRODUCER

#### GENERAL KNOWLEDGE CONTENT OUTLINE

**Product Knowledge, Terms and Concepts**

(50 scoreable questions plus 5 pretest questions)

<table>
<thead>
<tr>
<th>I. TYPES OF POLICIES</th>
<th>15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Traditional whole life products</strong></td>
<td></td>
</tr>
<tr>
<td>1. Ordinary whole life</td>
<td></td>
</tr>
<tr>
<td>2. Limited-pay and single-premium life</td>
<td></td>
</tr>
<tr>
<td><strong>B. Interest/market-sensitive/adjustable life products</strong></td>
<td></td>
</tr>
<tr>
<td>1. Universal life</td>
<td></td>
</tr>
<tr>
<td>2. Variable whole life</td>
<td></td>
</tr>
<tr>
<td>3. Variable universal life</td>
<td></td>
</tr>
<tr>
<td>4. Interest-sensitive whole life</td>
<td></td>
</tr>
<tr>
<td>5. Indexed life</td>
<td></td>
</tr>
<tr>
<td><strong>C. Term life</strong></td>
<td></td>
</tr>
<tr>
<td>1. Types</td>
<td></td>
</tr>
<tr>
<td>a. Level</td>
<td></td>
</tr>
<tr>
<td>b. Decreasing</td>
<td></td>
</tr>
<tr>
<td>c. Return of premium</td>
<td></td>
</tr>
<tr>
<td>d. Annually renewable</td>
<td></td>
</tr>
<tr>
<td>2. Special features</td>
<td></td>
</tr>
<tr>
<td>a. Renewable</td>
<td></td>
</tr>
<tr>
<td>b. Convertible</td>
<td></td>
</tr>
<tr>
<td><strong>D. Annuities</strong></td>
<td></td>
</tr>
<tr>
<td>1. Single and flexible premium</td>
<td></td>
</tr>
<tr>
<td>2. Immediate and deferred</td>
<td></td>
</tr>
<tr>
<td>3. Fixed and variable</td>
<td></td>
</tr>
<tr>
<td>4. Indexed</td>
<td></td>
</tr>
<tr>
<td>5. Accumulation and Annuity Periods</td>
<td></td>
</tr>
<tr>
<td>6. Payout options</td>
<td></td>
</tr>
<tr>
<td><strong>E. Combination plans and variations</strong></td>
<td></td>
</tr>
<tr>
<td>1. Joint life (first to die)</td>
<td></td>
</tr>
<tr>
<td>2. Survivorship life (second to die)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>II. POLICY RIDERS, PROVISIONS, OPTIONS, AND EXCLUSIONS</th>
<th>15</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Policy riders</strong></td>
<td></td>
</tr>
<tr>
<td>1. Waiver of premium and waiver of monthly deduction</td>
<td></td>
</tr>
<tr>
<td>2. Guaranteed insurability</td>
<td></td>
</tr>
<tr>
<td>3. Payor benefit</td>
<td></td>
</tr>
<tr>
<td>4. Accidental death and/or accidental death and dismemberment</td>
<td></td>
</tr>
<tr>
<td>5. Term riders</td>
<td></td>
</tr>
<tr>
<td>6. Other insureds</td>
<td></td>
</tr>
<tr>
<td>7. Long term care</td>
<td></td>
</tr>
<tr>
<td>8. Return of premium</td>
<td></td>
</tr>
<tr>
<td>9. Disability</td>
<td></td>
</tr>
<tr>
<td>10. Cost of Living</td>
<td></td>
</tr>
<tr>
<td><strong>B. Policy provisions and options</strong></td>
<td></td>
</tr>
<tr>
<td>1. Entire contract</td>
<td></td>
</tr>
<tr>
<td>2. Insuring clause</td>
<td></td>
</tr>
<tr>
<td>3. Free look</td>
<td></td>
</tr>
<tr>
<td>4. Consideration</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>III. COMPLETING THE APPLICATION, UNDERWRITING, AND DELIVERING THE POLICY</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Completing the application</strong></td>
<td></td>
</tr>
<tr>
<td>1. Required signatures</td>
<td></td>
</tr>
<tr>
<td>2. Changes in the application</td>
<td></td>
</tr>
<tr>
<td>3. Consequences of incomplete applications</td>
<td></td>
</tr>
<tr>
<td>4. Warranties and representations</td>
<td></td>
</tr>
<tr>
<td>5. Collecting the initial premium and issuing the receipt</td>
<td></td>
</tr>
<tr>
<td>6. Replacement</td>
<td></td>
</tr>
<tr>
<td>7. Disclosures at point of sale (e.g., HIPAA, HIV consent)</td>
<td></td>
</tr>
<tr>
<td>8. USA PATRIOT Act/anti-money laundering</td>
<td></td>
</tr>
<tr>
<td>9. Gramm-Leach-Bliley Act (GLBA) Privacy</td>
<td></td>
</tr>
<tr>
<td><strong>B. Underwriting</strong></td>
<td></td>
</tr>
<tr>
<td>1. Insurable interest</td>
<td></td>
</tr>
<tr>
<td>2. Medical information and consumer reports</td>
<td></td>
</tr>
<tr>
<td>3. Fair Credit Reporting Act</td>
<td></td>
</tr>
<tr>
<td>4. Risk classification</td>
<td></td>
</tr>
<tr>
<td>5. Stranger/Investor-owned life insurance (STOLI/IOLI)</td>
<td></td>
</tr>
<tr>
<td><strong>C. Delivering the policy</strong></td>
<td></td>
</tr>
<tr>
<td>1. When coverage begins</td>
<td></td>
</tr>
<tr>
<td>2. Explaining the policy and its provisions, riders, exclusions, and ratings to the client</td>
<td></td>
</tr>
<tr>
<td><strong>D. Contract law</strong></td>
<td></td>
</tr>
<tr>
<td>1. Elements of a contract</td>
<td></td>
</tr>
<tr>
<td>a. Consideration</td>
<td></td>
</tr>
<tr>
<td>b. Offer and Acceptance</td>
<td></td>
</tr>
<tr>
<td>c. Competent parties</td>
<td></td>
</tr>
</tbody>
</table>

---

Connecticut Insurance Supplement - Examination Content Outlines  
Effective September 30, 2022  
Page 1
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-702
   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, 1 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-702i, 702j, 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

Connecticut Insurance Supplement - Examination Content Outlines Effective September 30, 2022 Page 2
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-812  
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

ACCIDENT, HEALTH OR SICKNESS 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 (130, (15), (16)
2. Insurer
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-702j(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, 11, 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
d. Substance Abuse Treatment
Ref: 38a-488a

e. Dependent children
Ref: 38a-533

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-540, 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
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(m)

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 (h), 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(R)
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

Connecticut Insurance Supplement - Examination Content Outlines  Effective September 30, 2022
Page 8
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-769f)
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-702)
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  
Ref: 38a-815

2. Responsibilities of the insurer  
Ref: 38a-816

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  
   Ref: 38a-458-1 thru 12

   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  
   Ref: 38a-434-1 thru 7

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: 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; 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
   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(b)
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 (b)
      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(R)
   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
      1. Solicitation
         Ref: 38a-501-16
   I. Requirements for small employers
      Ref: 38a-564(a), 564, 567
      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-702j(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
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-819-33
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-819-21 thru 31

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

d. Return of policy and refund of premium
Ref: 38a-453
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
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: 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, 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
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, 38a546
6. Evidence of Coverage
Ref: 38a-182
7. Group Health
Ref: 38a-513-4
8. Unfair Practices
Ref: 38a-516
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-4, 5
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(11)
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(j)
   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; 17h-252
   a. Precertification of policies
      Ref: 38a-475
   b. Training/Certification of producers
      Ref: 38a-475-4(R)
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
F. Others
1. Earthquake
2. Mobile Homes
3. Watercraft
4. Farm Owners
5. Windstorm

II. PROPERTY: INSURANCE TERMS AND RELATED CONCEPTS
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

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
1. 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

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-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
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
d. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
e. Temporary license
Ref: 38a-702j
3. Agent appointment/termination of contract
4. Obtaining a license
   a. Qualifications
      Ref: 38a-702, 704, 782
   b. Licenses fees and application
      Ref: 38a-709, 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 Brokers

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 10 pretest questions)

Note: To the extent specific contracts, forms, and endorsements in this outline are available in standardized versions, outline references are to items developed by (1) Insurance Services Office; (2) National Council on Compensation Insurance; (3) Surety Association of America.
I. CASUALTY: TYPES OF POLICIES, BONDS, AND RELATED TERMS

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

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

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-702, 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
   Ref: 38a-815
   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(h)
      g. Boycott, coercion, intimidation
         Ref: 38a-816(4,5)
      h. Unfair discrimination
         Ref: 38a-816(10, 12, 13)
      i. Coercion of borrower
         Ref: 38a-816 (11)
      j. Illegal inducement
Ref: 38a-816(1)
k. Misrepresentation on applications
Ref: 38a-816(8)
I. Twisting
Ref: 38a-826
4. Return of premium
Ref: 38a-712
H. Connecticut Insurance Information and Privacy Protection Act
Ref: 38a-975 thru 999
II. STATE STATUTES, RULES AND REGULATIONS 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)
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. 368
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
      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
   Ref: CT Title 38a, Connecticut Regulations
   18
   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-273, 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), 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-335, 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)

   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
   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-702b

   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

Connecticut Insurance Supplement - Examination Content Outlines Effective September 30, 2022
D. Agent responsibilities  
Ref: 38a-715, 716  
1. Fiduciary capacity  
   a. Premium accountability  
      Ref: 38a-712 
   b. Disclosure  
      Ref: 38a-988 
   c. 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), 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) 
   b. 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  
   a. Option for additional coverage  
      Ref: 38a-336a 
   b. Insurer insolvency  
      Ref: 38a-336(2)(g)(2) 
   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

PERSONAL LINES PRODUCER
GENERAL KNOWLEDGE
CONTENT OUTLINE

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

I. TYPES OF PROPERTY POLICIES 10
   A. Homeowners
      1. HO-2
      2. HO-3
      3. HO-4
      4. HO-5
      5. HO-6
      6. HO-8
   B. Dwelling policies
      1. DP-1
      2. DP-2
      3. DP-3
   C. Inland marine
      1. Personal Articles floaters
   D. National Flood Insurance Program
   E. Others
      1. Earthquake
      2. Mobile Homes
      3. Watercraft
      4. Windstorm

II. TYPES OF CASUALTY POLICIES 13
   A. Automobile: personal auto
      1. Liability
         a. Bodily Injury
         b. Property Damage
         c. Split Limits
         d. Combined Single Limit
      2. Medical Payments
      3. Physical Damage (collision; other than collision; specified perils)
      4. Uninsured motorists
      5. Underinsured motorists
      6. Who is an insured
      7. Types of Auto
         a. Owned
         b. Non-owned
         c. Hired
         d. Temporary Substitute
         e. Newly Acquired Autos
         f. Transportation Expense and Rental Reimbursement Expense
   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
   CC. Compliance with Provisions of Fair Credit Reporting Act
IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

A. Declarations
B. Insuring agreement
C. Conditions
D. Exclusions
E. Definition of the insured
F. Duties of the insured after a loss
G. Obligations of the insurance company
H. Mortgagee rights
I. Proof of loss
J. Notice of claim
K. Appraisal
L. Other Insurance Provision
M. Subrogation
N. Elements of a contract
O. Sources of underwriting information
P. Fair Credit Reporting Act
Q. Privacy Protection (Gramm Leach Billey)
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-702

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-702b
   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-975 thru 999

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

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

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 Brokers

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

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)
      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

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-335, 38a-702k, 38a-774

D. Definitions
   1. Admitted and non-admitted
      Ref: 38a-4, 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
   Ref: RL14-112
   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
      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: 52-376; 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-709, 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

Connecticut Insurance Supplement - Examination Content Outlines
Effective September 30, 2022
J. Legal action against insurer
Ref: 38a-290, 307

K. Standard policy forms
Ref: 38a-307

II. GENERAL INSURANCE……………………………….35
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 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……………………………………23
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
Ref: RL 14-112
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………………8
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 Marine

V. MISCELLANEOUS LIABILITY………………………11
A. Professional Liability
   1. Errors and omissions
B. Umbrella/ excess liability
C. Watercraft
   1. Homeowners
   2. Boatowners
D. Dram Liability
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

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

   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. 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  
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  
   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

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/repairs
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
    Ref: RL 14-112
    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-810(1,8), 826
   c. False advertising
      Ref: 38a-810(1,2)
   d. Defamation
      Ref: 38a-816(3)
   e. Boycott, coercion, intimidation
      Ref: 38a-816(4,5)
   f. Unfair discrimination
      Ref: 38a-810(10, 12, 13)
   g. Illegal inducement
      Ref: 38a-810(1)
   h. Fraud
      Ref: 38a-816(8)
2. Penalties
   Ref:38a-2, 774, 817 (b)(e), 830

II. BAIL BOND PROCEDURES..........................15

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. Recognition
   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

---

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

II. SURPLUS LINES MARKETS………………….2

A. United States nonadmitted market

B. London market
   1. Lloyd’s brokers

—

C. United States trust fund

D. 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
      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(5)
   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
6. Return of premium
Ref: 38a-712
7. Proper exchange of business

G. Connecticut Insurance Information and Privacy Protection Act
Ref: 38a-975thru 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

Connecticut Insurance Supplement - Examination Content Outlines Effective September 30, 2022
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

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. Cowls
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)