Connecticut Insurance Supplement

Examination Content Outlines

Effective Date: February 1, 2024

LIFE PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

A. Policy riders

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

B. Policy provisions and options

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

5. Owner's rights

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

C. Policy exclusions

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

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

B. Underwriting

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

C. Delivering the policy

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

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

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 - d. Aleatory

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- **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

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(25 scoreable questions plus 5 pretest questions)

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 - 1. General duties and powers

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3. Hearings/notice of hearings

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2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

- 4. Domestic, foreign, and alien companies *Ref: 38a-1*
- 5. Fraternal benefit society

Ref: 38a-585

6. Authorized and unauthorized companies / admitted and nonadmitted companies

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

Ref: 38a-41

C. Licensing

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

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

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

b. Agent

Ref: 38a-702m, 702a

c. Broker

d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

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

- 5. Maintaining a license
 - a. Continuing education

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

b. Change of address/ name change

Ref:38a-771(a)

c. Fees/ renewal

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

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability

Ref: 38a-712

3. Disclosure

Ref: 38a-988

 Commissions and compensation/ charges for extra services

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G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

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Ref: Connecticut Title 38a, Connecticut Regulations

A. Marketing methods and practices

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1. Solicitation

a. Purpose Ref: 38a-819-33

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Ref: 38a-819-35

c. Exceptions

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d. Producer responsibilities

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e. Disclosure

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(1) Buyer's guide

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(2) Policy summary

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2. Policy replacement

Ref: 38a-435-1 thru 7

3. Standard provisions

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a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

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B. Individual Life

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

(1) Interest rates

Ref: 38a-444

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

e. Designation of beneficiary

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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

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- A. Disability income
 - 1. Individual disability income policy
 - 2. Business overhead expense policy
 - 3. Business disability buyout policy
 - 4. Group disability income policy
- B. Accidental death and dismemberment

C. Medical expense insurance

5. Key employee policy

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

D. Medicare supplement policies

E. Group insurance

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

F. Individual/Group Long Term Care (LTC)

- 1. Eligibility
- 2. Levels of care

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	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
II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15	K. Subrogation
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Time limit on certain defenses (incontestable)	B. Explaining sources of insurability and HIPAA
3. Grace period	privacy information (e.g., MIB Report, Fair Credit
Reinstatement Notice of claim	Reporting Act, etc.)
6. Claim forms	C. Initial premium payment and receipt and consequences of the receipt (e.g., medical
7. Proof of loss	examination, etc.)
8. Time of payment of claims	D. Submitting application (and initial premium if
9. Payment of claims	collected) to company for underwriting
10. Physical examination and autopsy	E. Policy delivery
11.Legal actions	F. Explaining policy and its provisions, riders,
12. Change of beneficiary	exclusions, and ratings to clients
13. Misstatement of age or gender	G. Replacement
14. Change of occupation	H. Contract law
15. Illegal occupation	Elements of a contract
16. Relation of earnings to insurance	2. Insurable interest
B. Other provisions and clauses	3. Warranties and representations
1. Insuring clause	4. Unique aspects of the insurance contract
2. Free look	a. Conditional
3. Consideration clause	b. Unilateral
Probationary period Elimination period	c. Adhesion d. Aleatory
6. Waiver of premium	d. Aleatory
7. Exclusions and limitations	
8. Preexisting conditions	ACCIDENT, HEALTH OR SICKNESS
9. Coinsurance	PRODUCER
10. Deductibles	CONNECTICUT SPECIFIC
11.Eligible expenses	CONTENT OUTLINE
12. Copayments	State Statutes, Rules and Regulations
13. Pre-authorizations and prior approval requirements	(25 scoreable questions plus 5 pretest questions)
14. Usual, reasonable, and customary (URC) charges	
15. Lifetime, annual, or per cause maximum benefit limits	I. CT STATUTES, RULES, AND REGULATIONS COMMON TO LIFE, ACCIDENT AND HEALTH,
C. Riders	PROPERTY, AND CASUALTY INSURANCE18
1. Impairment/exclusions	Ref: CT Title 38a, Connecticut Regulations
2. Guaranteed insurability	A. Responsibilities of the Insurance Commissioner
3. Future increase option	General duties and powers
D. Rights of renewability	Ref: 38a-7,8,9,10,12
Noncancelable Cancelable	2. Examination of records
Cancelable Guaranteed renewable	Ref: 38a-14, 38a-769(f)
	3. Hearings/notice of hearings
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B. Owner's rights	1. Insurance transaction
C. Dependent children benefits	38a-702a (130, (15), (16) 2. Insurer
D. Primary and contingent beneficiaries	Z. modioi

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

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

5. Fraternal benefit society

38A-595

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

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

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

C. Licensing

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

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

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

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

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

- 5. Maintaining a license
 - a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for extra services

Ref: 38a-7021, 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

 Brokered Transactions Guaranty Fund Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

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- b. Definition
- c. Prohibited provisions

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Ref: 38a-490

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Ref: 38a-497

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Ref: 38a-536 and 38a-509

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m. Chiropractic

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n. Adopted and prospective adopted children

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o. Mammograms

Ref- 38a-503, 530

3. Benefit Standards

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B. Disability

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 Connecticut minimum benefit standards for disability income

C. Agent Disclosure

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1. Outline of Coverage

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2. Renewal Agreements/Nonrenewal and

Cancellation

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

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5. Policy Replacement

Ref: 38a-546

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6. Evidence of Coverage

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7. Group Health

a. Required Provisions

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a. Prohibited use of genetic information

Ref: 38a-816(19)

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10. Limited Benefit Disclosure

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Ref: RL 17b-289-304

F. Medicare Supplement Insurance

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1. Definitions

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2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

5. Buyers Guide

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

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

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8. Replacement/Replacement Forms

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11.Regulations

12.Medicaid--relationship to Supplements and Long-

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14. Advertising and marketing

Ref: 38a-495a-15, 16

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H. Long-term Care / Home Health Care Policies

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1. Private Insurance

a. Regulations

2. Required Provisions

a. Mental/emotional disorders

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b. Levels of care

c. Zero-day hospital

Ref: 38a-501-11 (h)

d. Pre-existing conditions

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a. Waiver of Premium

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b. Inflation Protection

Ref: 38a-501-20

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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

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a. Outline of Coverage

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b. Shopper's Guide

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a. Precertification of policies

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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

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

M. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

N. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

O. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

P. Affordable Care Act

1. Exchanges/Marketplace

Ref: ACA Section 1321

2. Taxes, penalties, and subsidies

Ref: ACA Section 1401, 1402

3. Essential health benefits

Ref: ACA Section 1302

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

Ref: ACA Section 1511-1515

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

GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

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

I. LIFE: TYPES OF POLICIES

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A. Traditional whole life products

- 1. Ordinary whole life
- 2. Limited-pay and single-premium life
- B. Interest/market-sensitive/adjustable life products

- 1. Universal life
- 2. Variable whole life
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C. Term life

- 1. Types
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- 5. Accumulation and Annuity Periods
- 6. Payout options

E. Combination plans and variations

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

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

A. Policy riders

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

B. Policy provisions and options

- 1. Entire contract
- 2. Insuring clause 3 Free look
- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
 - a. Primary and contingent
 - b. Revocable and irrevocable
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 - d. Minor beneficiaries
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- 12. Non-forfeiture options
- 13. Dividends and dividend options (e.g. participating, non-participating)
- 14. Incontestability

15.Assignments 16.Suicide	 G. Tax treatment of insurance premiums, proceeds, and dividends
17. Misstatement of age and gender	1. Individual life
18. Settlement options	2. Group life
19. Accelerated death benefits	3. Modified Endowment Contracts (MECs)
C. Policy exclusions	V. ACCIDENT & HEALTH: TYPES OF POLICIES16
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2. Aviation	1. Individual disability income policy
3. Dangerous Occupation	2. Business overhead expense policy
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UNDERWRITING, AND DELIVERING THE POLICY12	4. Group disability income policy
A. Completing the application	5. Key employee policy
1. Required signatures	B. Accidental death and dismemberment
2. Changes in the application	C. Medical expense insurance
3. Consequences of incomplete applications	1. Basic hospital, medical, and surgical policies
4. Warranties and representations	2. Major medical policies
Collecting the initial premium and issuing the receipt	3. Health Maintenance Organizations (HMOs)
6. Replacement	4. Preferred Provider Organizations (PPOs)
7. Disclosures at point of sale (e.g., HIPAA, HIV	5. Point of Service (POS) plans
consent)	Flexible Spending Accounts (FSAs)
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d. Defamation

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f. Controlled business

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g. Boycott, coercion, intimidation

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h. Unfair discrimination

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i. Coercion of borrower

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

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

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- 3. Other Provisions
 - a. Waiver of Premium

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

c. Spousal discount

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- 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
- g. Medically necessary or appropriate plan of
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- 2. Disclosure requirements
- 3. Termination/Nonrenewal
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- c. Preventive services
- 4. Employer notification responsibilities

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LIFE, ACCIDENT, HEALTH OR **SICKNESS** CERTIFIED INSURANCE CONSULTANT **CONNECTICUT SPECIFIC CONTENT OUTLINE**

State Statutes, Rules and Regulations

(50 scoreable questions)

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- 2. Licensing Requirements
 - a. Producer

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e. Resident/Nonresident

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3. Agent appointment/termination of contract

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4. Obtaining a license

a. Qualifications

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b. Licenses fees and application

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c. Written examinations

Ref: 38a-702e, possibly 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

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a. Change of address/name change

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b. Fees/renewal

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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

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E. Filing and approval of policy forms

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1. Brokered Transactions Guaranty Fund

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G. Marketing practices

1. Responsibilities of the insurer

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2. Unfair claims practices

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3. Unfair trade practices

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b. Misrepresentation

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c. False advertising

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d. Defamation

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Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

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2. Policy replacement

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a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

Ref: 38a-433-12 thru 22

B. Individual Life

1. Provisions

a. Assignment

b. Policy loan

(1) Interest rates

Ref: 38a-444

c. Protection of beneficiaries from creditors

Ref: 38a-453

d. Return of policy and refund of premium

Ref: 38a-436

e. Designation of beneficiary

Ref: 38a-451

f. Payment of interest on life insurance death benefits

Ref: 38a-452

2. Variable Life

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3. Cost comparison methods

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C. Group Life

1. Conversion rights

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1. Minimum Standards

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

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

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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

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e. Dependent children

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f. Maternity benefits for dependent children

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g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

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i. Right of insurer to contest

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j. Grace period

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

k. Coordination of benefits

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

I. Continuation/Conversion in group policies

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

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Ref: 38a-507

n. Adopted and prospective adopted children

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o. Mammograms

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3. Benefit Standards Ref: Reg. 38a-505-9

B. Disability

1. Connecticut minimum benefit standards for

Disability Income

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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

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4. Suitability

5. Policy Replacement

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6. Evidence of Coverage

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7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

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a. Prohibited use of genetic information

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b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

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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

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3. Application Responsibilities

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4. Outline of Coverage/Disclosure Requirements

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6. Pre-existing Conditions

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7. Right to Return

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8. Replacement/Replacement Forms

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9. Duplication of Benefits

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10.Part A Deductibles and Coinsurance

11.Regulations

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

13.Open enrollment

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14. Advertising and marketing

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G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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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

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3. Other Provisions

a. Waiver of Premium

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b. Inflation Protection

Ref: 38a-501-20

c. Spousal discount

4. Terminology

Ref. 38a-501-10

a. Skilled (primary) care

b. Home health care vs. home care

c. Community care

d. Alternate care

e. Case management

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

g. Medically necessary or appropriate plan of

h. Adult day services

5. Disclosure

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b. Shopper's Guide

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6. Connecticut Partnership for Long Term Care

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a. Precertification of policies

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9. Marketing Methods and Practices

Ref: 38a-501-16

a. Solicitation

Ref: 38a-501-16

I. Requirements for small employers

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

- 1. Special Provisions
- 2. Disclosure requirements
- 3. Termination/Nonrenewal
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J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

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2. Taxes, penalties, and subsidies

Ref: ACA Section 1401, 1402

3. Essential health benefits

Ref: ACA Section 1302

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- b. Pediatric services
- c. Preventive services
- 4. Employer notification responsibilities

Ref: ACA Section 1511-1515

M. Surprise Billing

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

PROPERTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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

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 - 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

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3. Watercraft	R. Privacy Protection (Gramm Leach Bliley)
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2. Replacement cost	Hearings/notice of hearings
3. Market value	Ref: 38a-16; 38a-817, 818
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2. Strict	Authorized and unauthorized companies /
3. Vicarious	admitted and nonadmitted companies
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	d. Resident/Nonresident
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3. Agent appointment/termination of contract

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

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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

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b. Change of address/name change

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c. Fees/renewal

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1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

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

D. Filing and approval of policy forms

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F. Connecticut Insurance Guaranty Association Act

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1. Brokered Transactions Guaranty Fund

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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

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g. Boycott, coercion, intimidation

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i. Coercion of borrower

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j. Illegal inducement

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k. Misrepresentation on applications

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4. Eligibility

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6. Limits of Coverage

7. Effective Date of Coverage

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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

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Retroactive Date)	6. Liquor liability
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c. Coverage C: Medical Payments	
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B. Automobile: personal auto and business auto	2. Morale
1. Liability	3. Physical
a. Bodily Injury	C. Indemnity
b. Property Damage	D. Insurable interest
c. Split Limits	E. Loss valuation
d. Combined Single Limit	Actual cash value
2. Medical Payments	2. Replacement cost
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6. Premium Determination	G. Cancellation and nonrenewal provisions
D. Crime	H. Supplementary payments
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- 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)

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-7021, 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

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

L. Other Insurance Provision

1. Personal Articles floaters

- 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

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- 6. Liquor liability
- G. Umbrella/Excess Liability
- H. Business Owners Policy (BOP)

V. 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

VI. 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. 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)

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*.

 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

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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-7021, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2, and 3

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy

Protection Act

Ref: 38a-975 thru 999

B. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and

Casualty Policies

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

a. Illegal declination, nonrenewal, and cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref. 38a-741

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

A. Connecticut Insurance Placement Facility/ FAIR Plan

Ref: 38a-328-1 thru 20

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

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

A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112 (a)

3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

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

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

C. Connecticut Worker's Compensation Law

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

1. Definitions

Ref: 31-275

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

Ref: RL 31-275(9, 10)

3. Benefits provided

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

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

Ref: RL 31-349-355b

5. Claims procedures

Ref: 31-294c

PROPERTY AND CASUALTY CERTIFIED INSURANCE CONSULTANT CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations (50 scored questions)

I. CT STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, AND CASUALTY INSURANCE28

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

1. General duties and powers

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

2. Examination of records

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

3. Hearings/notice of hearings

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

4. Penalties and fines

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

5. Cease and desist orders

Ref: 38a-817

B. Definitions

1. Insurance transaction

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

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies

Ref: 38a-1.

5. Authorized and unauthorized companies / admitted and nonadmitted companies

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

6. Stock and mutual companies, and reciprocals

Ref: 38a-1

7. Risk retention group

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

C. Licensing

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

- 1. Purpose
- 2. Licensing Requirements

a. Producer

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

b. Agent

Ref: 38a-702m, 702a

c. Broker

d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

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

D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

3. Disclosure

Ref: 38a-988

 Commissions and compensation/ charges for extra services

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

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

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

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising *Ref: 38a-816(1,2)*

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru-999

II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY......5

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

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

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

a. Illegal declination, nonrenewal, and cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref. 38a-741

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

A. Connecticut Insurance Placement Facility/ FAIR

Ref: 38a-328-1 thru 20

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

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

A. Auto Insurance

Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112(a)

3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

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

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

- 1. Purpose
- 2. Definitions
- 3. Eligibility
- 4. Insured's participation
- 5. Insurer's participation
- 6. Coverage and options
- 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	7. Types of Auto
a. Employer	a. Owned
b. Employee	b. Non-owned
Employments covered/excluded	c. Hired
Ref: RL 31-275(9, 10)	d. Temporary Substitute
3. Benefits provided	e. Newly Acquired Autos
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Ref: RL 31-275(12), 283a, 294b and 294c, 295, 306	• • •
b), 307, 308, 308a	Reimbursement Expense
 a. Minimum duration of incapacity 	8. Exclusions
 b. Medical Benefits required 	B. Umbrella/Excess liability
 c. Compensation for total disability 	III. PROPERTY AND CASUALTY INSURANCE TERMS AND
 d. Compensation for partial disability 	RELATED CONCEPTS 28
e. Survivorship benefits	
f. Burial expenses	A. Insurance
4. Second injury fund	1. Law of Large Numbers
Ref: RL 31-349-355b	B. Insurable interest
5. Claims procedures	C. Risk
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Ref: 31 - 294c	D. Hazard
	1. Moral
	2. Morale
	3. Physical
	E. Peril
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	1. Direct
GENERAL KNOWLEDGE	2. Indirect
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	2. Replacement cost
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2. HO-3	H. Proximate cause
3. HO-4	I. Deductible
4. HO-5	J. Indemnity
5. HO-6	K. Limits of liability
6. HO-8	L. Coinsurance/Insurance to value
B. Dwelling policies	M. Occurrence
1. DP-1	
2. DP-2	N. Cancellation
	O. Nonrenewal
3. DP-3	P. Vacancy and unoccupancy
C. Inland marine	Q. Liability
Personal Articles floaters	1. Absolute
D. National Flood Insurance Program	2. Strict
E. Others	3. Vicarious
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2. Mobile Homes	S. Binder
3. Watercraft	T. Endorsements
4. Windstorm	U. Blanket vs. Specific
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	X. Representations
b. Property Damage	Y. Concealment
c. Split Limits	Z. Deposit Premium/Audit
d. Combined Single Limit	AA. Certificate of Insurance
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specified perils)	a. General
4. Uninsured motorists	b. Special

5. Underinsured motorists

6. Who is an insured

2. Punitive

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW

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

PERSONAL LINES PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scored and 5 pretest questions)

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

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

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

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

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

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

. Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

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

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

Commissions and compensation/ charges for extra services

Ref: 38a-7021, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru -999

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and Casualty Policies

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

a. Illegal declination, nonrenewal, and cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

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

A. Connecticut Insurance Placement Facility / FAIR Plan

Ref: 38a-328-1 thru 20

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

- 5. Coverages Available
- 6. Limits of Coverage
- 7. Effective Date of Coverage
- 8. Binding Authority of Agents or Borders
- **B.** Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

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

A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112(a)

3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

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

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

ALL LINES CASUALTY ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

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

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

A. General duties and powers of the Commissioners/Directors

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

B. Hearings/notice of hearings

Ref: 38a-16; 817; 818

C. Penalties and fines

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

- D. Definitions
 - 1. Admitted and non-admitted

Ref: 38a-1, 38a-276

E. Licensing Purposes and Requirements

Ref: 38a-769; 771 thru 774

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		2. Suspension and revocation		2. Insuring agreement
		Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830		3. Conditions
		3. Expiration, nonrenewal and term of license		4. Exclusions
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	F.	Trade Practice Law		6. Duties of the insured after a loss
		Unfair Claims Settlement Practices		7. Cancellations and nonrenewal provisions
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		2. Fraud		9. Proof of loss
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	K.	Standard policy forms		Uninsured/underinsured motorists
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		7. Liability		12. Arbitration
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		9. Occurrence		13. Connecticut Motor Vehicle Financial Responsibility
		10. Burglary		Law
		11. Robbery		Ref: RL14-112
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		12.Theft		14. Connecticut Automobile Insurance Assigned
		13. Mysterious disappearance		Risk Plan
		14. Binders		Ref: 38a-329
		15. Warranties		15. Rental/Substitute Transportation Insurance
		16. Representations		B. Homeowners
		17. Concealment		Personal liability, including farmers
		18.Bodily injury liability		2. Homeowners
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	claims-made	F. Statute of Limitations
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	D. Commercial automobile	2. Contractual
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	3. Occupational disease	Ref: CT Title 38a, CT Regulations 792 (1-5)
	C. Eligibility, provisions, benefits	A. General duties and powers of the
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	amended, 308, 308a	Ref: 38a-7 through 10, 12; 38a-817
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	Ref: RL 31-309, 310	Ref: 38a-16; 817; 818
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	E. Forms	Ref: 38a-2, 38a-2, 38a-2, 38a-317, 38a-702k, 38a-774,
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	F. Notice of injury and claim	D. Definitions
	Ref: RL 31-294b, 294c	Admitted and non-admitted
	G. Hearings	Ref: 38a-41, 38a-1, 38a-276
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