

CONNECTICUT Insurance Content Outlines

Content Outlines: Effective October 27, 2025

Connecticut Insurance Supplement

Examination Content Outlines

Effective Date: October 27, 2025

LIFE PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I.	TY	'PES	OF	PO	LIC	IES
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A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

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

A. Policy riders

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

B. Policy provisions and options

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

5. Owner's rights

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

C. Policy exclusions

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

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

A. Completing the application

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

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

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

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8

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

E. Life insurance needs analysis/suitability

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

LIFE PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

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

. 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

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

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

E. Filing and approval of policy forms

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

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

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

G. Marketing practices

Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy

Protection Act Ref: 38a-975 through 999

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

- 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. Eliaibility
- 2. Levels of care

3. Cancer	G. Occupational vs. non-occupational
Critical illness or specified disease	H. Tax treatment of premiums and proceeds of
5. Worksite (employer-sponsored)	insurance contracts (e.g., disability income and
6. Hospital indemnity	medical expenses, etc.)
7. Short-term medical	I. Managed care
8. Accident	J. Workers Compensation
# DOLLOW DDOLWOOD OF ALIGHE AND DIDEDS 45	K. Subrogation
II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15	-
A. Mandatory and optional provisions	V. FIELD UNDERWRITING PROCEDURES
1. Entire contract	A. Completing the application
2. Time limit on certain defenses (incontestable)	B. Explaining sources of insurability and HIPAA
3. Grace period	privacy information (e.g., MIB Report, Fair Credit
4. Reinstatement	Reporting Act, etc.)
5. Notice of claim	C. Initial premium payment and receipt and
6. Claim forms	consequences of the receipt (e.g., medical
7. Proof of loss	examination, etc.)
8. Time of payment of claims	D. Submitting application (and initial premium if
9. Payment of claims	collected) to company for underwriting
10. Physical examination and autopsy	E. Policy delivery
11. Legal actions	F. Explaining policy and its provisions, riders,
12. Change of beneficiary	exclusions, and ratings to clients
13. Misstatement of age or gender	G. Replacement
14. Change of occupation	H. Contract law
15. Illegal occupation	1. 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	Unique aspects of the insurance contract
2. Free look	a. Conditional
3. Consideration clause	b. Unilateral
4. Probationary period	c. Adhesion
5. Elimination period	d. Aleatory
6. Waiver of premium	a. /outory
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 14. Usual, reasonable, and customary (URC) charges 	(25 scoreable questions plus 5 pretest questions)
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
1. Noncancelable	2. Examination of records
2. Cancelable	Ref: 38a-14, 38a-769(f)
Guaranteed renewable	3. Hearings/notice of hearings
III. SOCIAL INSURANCE6	Ref: 38a-16; 38a-817, 818
A. Medicare (Parts A, B, C, D)	4. Penalties and fines
B. Medicaid	Ref: 38a-2, 38a-702k, 38a-774
C. Social Security benefits	5. Cease and desist orders
	Ref: 38a-817
IV. OTHER INSURANCE CONCEPTS5	B. Definitions
A. Total, partial, recurrent, and residual disability	Insurance transaction
B. Owner's rights	
C. Dependent children benefits	38a-702a (130, (15), (16) 2. Insurer
D. Primary and contingent beneficiaries	Z. IIISUICI
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E. Modes of premium payments

primary vs. excess)

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

G. Other policies

1. Dental

2. Vision

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

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

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

C. Licensing

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

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

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

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

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

- 5. Maintaining a license
 - a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

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

E. Filing and approval of policy forms

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

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

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

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru-999

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Policy clauses and Provisions

1. Minimum Standards

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

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

d. Preexisting conditions

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

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

 Mental Health and Nervous Disorder Coverages Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a-490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

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

i. Right of insurer to contest

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

j. Grace period

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

k. Coordination of benefits

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

I. Continuation/Conversion in group policies

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

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref- 38a-503, 530

3. Benefit Standards

Ref: Reg 38a-505-9

B. Disability

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

1. Connecticut minimum benefit standards for

disability income

C. Agent Disclosure

Ref: 38a-988

D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10 (B)

2. Renewal Agreements/Nonrenewal and

Cancellation

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

3. Advertising

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

4. Suitability

5. Policy Replacement

Ref: 38a-546

Ref: Reg. 38a-505-11

6. Evidence of Coverage

Ref: 38a-182

7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

a. Prohibited use of genetic information

Ref: 38a-816(19)

b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

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

10. Limited Benefit Disclosure

Ref: 38a-513(d)

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

5. Buyers Guide

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

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

Ref: 38a-495a(m)

8. Replacement/Replacement Forms

Ref: 38a-495a-14,19

9. Duplication of Benefits

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

10. Part A Deductibles and Coinsurance

11. Regulations

12. Medicaid--relationship to Supplements and Long-

Term Care

13. Open enrollment

Ref: 38a-495a-8

14. Advertising and marketing

Ref: 38a-495a-15, 16

G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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

1. Private Insurance

a. Regulations

2. Required Provisions

a. Mental/emotional disorders

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

b. Levels of care

c. Zero-day hospital

Ref: 38a-501-11 (h)

d. Pre-existing conditions

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

3. Other Provisions

a. Waiver of Premium

Ref: 38a-501-11(f)

b. Inflation Protection

Ref: 38a-501-20

c. Spousal discount

4. Terminology

Ref: 38a-501-10

a. Skilled (primary) care

b. Home health care vs. home care

c. Community care

d. Alternate care

e. Case management

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

g. Medically necessary or appropriate

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

Ref: 38a-501-21(b)

a. Outline of Coverage

Ref: 38a-528-14(b)

b. Shopper's Guide

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

6. Connecticut Partnership for Long Term Care

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

a. Precertification of policies

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

b. Training/Certification of producers

Ref: 38a-475-4(10)

7. Elimination Period

Ref 38a-501-11(j)
8. Right to return policy

Ref: 38a-501-11(g)

9. Marketing Methods and Practices

Ref: 38a-501-16

a. Solicitation

Ref: 38a-501-16

L. Requirements for small employers

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

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

M. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

N. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

O. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

P. Affordable Care Act

1. Exchanges/Marketplace

Ref: ACA Section 1321

2. Taxes, penalties, and subsidies

Ref: ACA Section 1401, 1402

3. Essential health benefits

Ref: ACA Section 1302

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

Ref: ACA Section 1511-1515

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

GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

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

I. LIFE: TYPES OF POLICIES

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
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C. Term life

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E. Combination plans and variations

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- 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
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- 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
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- 4. Consideration
- 5. Owner's rights
- 6. Beneficiary designations
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- 12. Non-forfeiture options
- 13. Dividends and dividend options (e.g. participating, non-participating)
- 14. Incontestability

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15. Assignments	G. Tax treatment of insurance premiums, proceeds, and
16. Suicide	dividends
17. Misstatement of age and gender	1. Individual life
18. Settlement options	2. Group life
19. Accelerated death benefits	3. Modified Endowment Contracts (MECs)
C. Policy exclusions	, ,
1. War	V. ACCIDENT & HEALTH: TYPES OF POLICIES16
2. Aviation	A. Disability income
3. Dangerous Occupation	Individual disability income policy
	Business overhead expense policy Business overhead expense policy
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4. Obtaining a license

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b. Licenses fees and application

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b. Change of address/name change

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c. Fees/renewal

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d. License expiration

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1. Fiduciary capacity

a. Premium accountability

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1. Protection of public interest

2. Responsibilities of the insurer

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4. Unfair trade practices

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b. Misrepresentation

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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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a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

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B. Individual Life

1. Provisions

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1. Conversion rights

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3. Assignment of proceeds

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

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i. Right of insurer to contest

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j. Grace period

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2. Renewal Agreements/Nonrenewal and

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a. Required Provisions

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10. Limited Benefit Disclosure

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

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1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

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3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

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6. Pre-existing Conditions

Ref: 38a-495a(f)

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9. Duplication of Benefits

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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

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G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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

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

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

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

Ref: 38a-501-11 (h)

d. Pre-existing conditions

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- 3. Other Provisions
 - a. Waiver of Premium

Ref: 38a-501-11(f)

b. Inflation Protection

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- c. Spousal discount
- 4. Terminology

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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 care
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- 2. Disclosure requirements
- 3. Termination/Nonrenewal
- 4. Fair Marketing Standards

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K. Connecticut Comprehensive Health Care Plan

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1. Exchanges/Marketplace

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2. Taxes, penalties, and subsidies Ref: ACA Section 1401, 1402

3. Essential health benefits

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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)

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

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1. General duties and powers

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2. Examination of records

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3. Hearings/notice of hearings

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4. Penalties and Fines

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

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1. Insurance transaction

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

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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

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b. Agent

Ref: 38a-702m, 702a

c. Broker

d. Certified Insurance Consultant

Ref: 38a-731 thru 735

e. Resident/Nonresident

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

f. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, possibly 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

5. Maintaining a license

a. Change of address/name change

Ref:38a-771(a)

b. Fees/renewal

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

c. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

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

E. Filing and approval of policy forms

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

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

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838,839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

. Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy

Protection Act

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1. Solicitation

a. Purpose

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b. Definitions

Ref: 38a-819-35

c. Exceptions

Ref: 38a-819-34

d. Producer responsibilities

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

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38a-819-36

(1) Buyer's guide

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

(2) Policy summary

Ref: 38a-819-35(g)

f. Advertising and sales

Ref: 38a-819-21 thru 31

g. Illustrations

Ref: 38a-819-58 thru 69

2. Policy replacement

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

Ref: 38a-436, 452

4. Optional provisions and riders

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

a. Accelerated (Living) Benefits

b. Life insurance providing long-term care

5. Annuity contracts

Ref: 38a-433-12 thru 22

B. Individual Life

1. Provisions

a. Assignment

b. Policy loan

(1) Interest rates

Ref: 38a-444

c. Protection of beneficiaries from creditors

Ref: 38a-453 d. Return of policy and refund of premium Ref: 38a-436 e. Designation of beneficiary Ref: 38a-451 f. Payment of interest on life insurance death benefits Ref: 38a-452 2. Variable Life Ref: 38a-433-1 to 10 3. Cost comparison methods Ref: 38a-819-35(F) C. Group Life 1. Conversion rights Ref: Bulletin S-4(8) 2. Dependent coverage Ref: Bulletin S-4(9) 3. Assignment of proceeds Ref: 38a-455 D. Corporate Owned Life Insurance (COLI) III. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO ACCIDENT AND HEALTH INSURANCE ONLY......14 Ref: Connecticut Title 38a, Connecticut Regulations A. Policy clauses and Provisions 1. Minimum Standards Ref: 38a-505-1, 5, 7 a. Purpose b. Definition

- c. Prohibited provisions
- d. Preexisting conditions Ref: 38a-505-5(f) and 38a-476

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

c. Mental Health and Nervous Disorder

Coverages

Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

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

i. Right of insurer to contest

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

j. Grace period

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

k. Coordination of benefits

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

I. Continuation/Conversion in group policies

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

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref: 38a-503, 530

3. Benefit Standards

Ref: Reg. 38a-505-9

B. Disability

1. Connecticut minimum benefit standards for

Disability Income

Ref: 8a-505-9(F)

C. Agent Disclosure

Ref: 38a-988

D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10(B)

2. Renewal Agreements/Nonrenewal and

Cancellation

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

3. Advertising

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4. Suitability

5. Policy Replacement

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6. Evidence of Coverage

Ref: 38a-182

7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

a. Prohibited use of genetic information

Ref: 38a-816(19)

b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

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

10. Limited Benefit Disclosure

Ref: 38a-513(d)

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

5. Buyers Guide

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

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

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8. Replacement/Replacement Forms

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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

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b. Inflation Protection

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- 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
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- 5. Disclosure

Ref: 38a-501-21(b)

a. Outline of Coverage

Ref: 38a-528-14(b)

b. Shopper's Guide

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a. Precertification of policies

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7. Elimination Period

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8. Right to return policy

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9. Marketing Methods and Practices

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a. Solicitation

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

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

J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

L. Affordable Care Act

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

Ref: ACA Section 1302

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

M. Surprise Billing

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

PROPERTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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

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- 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

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O. Nonrenewal	3. Reinsurance
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2. Strict	
3. Vicarious	admitted and nonadmitted companies
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S. Binder	6. Stock and mutual companies, and reciprocals
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F. Duties of the insured	a. Producer
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K. Appraisal	Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
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3. Agent appointment/termination of contract

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

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k. 702s

5. Maintaining a license

a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for

extra services

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

D. Filing and approval of policy forms

Ref: 38a-676-2, and 3

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

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

2. Binders

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C. Surplus Lines

Ref. 38a-741

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2. Definitions

3. Procedures

4. Eligibility

5. Coverages Available

6. Limits of Coverage

7. Effective Date of Coverage

8. Binding Authority of Agents or Borders

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

CASUALTY PRODUCER **GENERAL KNOWLEDGE CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(50 scored and 5 pretest questions)

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

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b. Products and Completed Operations	Medical Malpractice		
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b. Coverage B: Personal Injury and Advertising Injury	G. Umbrella/Excess Liability		
c. Coverage C: Medical Payments	H. Business Owners Policy (BOP)		
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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		
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b. Non-owned	J. Warranties		
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9. Exclusions	R. Damages		
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11. Mobile equipment	a. General		
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6. Premium Determination	F. Duties of the insured after a loss		
D. Crime	G. Cancellation and nonrenewal provisions		
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2. Theft	I. Proof of loss		
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3. Robbery

4. Burglary

K. Arbitration

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

CASUALTY PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(25 scoreable questions)

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

. 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

 ${\it 3. \ \, Commissions \,\, and \,\, compensation/\,\, charges \,\, for}$

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

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k. Misrepresentation on applications	Ref: 31-275
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I. Twisting	b. Employee
Ref: 38a-826	Employments covered/excluded
Return of premium	Ref: RL 31-275(9, 10)
Ref: 38a-712	3. Benefits provided
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Protection Act	b), 307, 308, 308a
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Casualty Policies	
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cancellation	PROPERTY AND CASUALTY
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2. Binders	CONSULTANT
Ref: 38a-309, 322	GENERAL KNOWLEDGE
C. Surplus Lines	CONTENT OUTLINE
Ref. 38a-741	Product Knowledge, Terms and Concepts
v	(Producer:100 scored & 10 pretest questions)
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A. Auto Insurance	endorsements dealt with in this outline are available in standardized
Required coverages	versions, outline references are to items developed by (1) Insurance
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2. Limits	(3) Surety Association of America.
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b. Insurer insolvency	5. HO-6
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 a. Proof of financial responsibility defined 	3. DP-3
 b. Persons required to show proof 	C. Commercial lines
c. Penalty for noncompliance	Commercial Package Policy (CPP)
 d. Methods of satisfying financial responsibility 	Commercial property
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Ref: 38a-329	property form
1. Purpose	b. Causes of loss forms
2. Definitions	c. Business income
3. Eligibility	d. Extra expense
4. Insured's participation	e. Equipment breakdown
5. Insurer's participation	3. Business Owners Policy (BOP)
6. Coverage and options	4. Builders Risk
7. Collection of placement fee	Cyber First-Party Coverage
C. Connecticut Worker's Compensation Law	D. Inland marine

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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)
II. PROPERTY: INSURANCE TERMS AND RELATED	U. Territory
CONCEPTS15	IV. CASUALTY: TYPES OF POLICIES, BONDS, AND
A. Insurance	RELATED TERMS 23
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B. Insurable interest	1. Exposures
C. Risk	a. Premises and Operations
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	3. Physical Damage (collision; other than collision;
M. Occurrence	specified perils)
N. Cancellation	4. Uninsured motorists
O. Nonrenewal	5. Underinsured motorists
P. Vacancy and unoccupancy	6. Who is an insured
Q. Liability	7. Types of Auto
1. Absolute	a. Owned
2. Strict	b. Non-owned
3. Vicarious	c. Hired
R. Negligence	d. Temporary Substitute
S. Binder	e. Newly Acquired Autos
T. Endorsements	f. Transportation Expense and Rental
U. Blanket vs. Specific	Reimbursement Expense
III. PROPERTY: POLICY PROVISIONS AND CONTRACT	8. Auto Dealers Coverage Form, including
LAW	Garagekeepers Insurance
A. Declarations	9. Exclusions
B. Insuring agreement	10. Individual Named Insured and Drive Other Car (DOC)
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
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L. Other Insurance Provision

M. Subrogation

1. Personal Articles floaters

2. Commercial Property 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
- 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

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VI. CASUALTY: POLICY PROVISIONS

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

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

PROPERTY AND CASUALTY PRODUCER

CONNECTICUT SPECIFIC CONTENT OUTLINE

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

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

- 1. General duties and powers
 - Ref: 38a-7,8,9,10,12
- 2. Examination of records
 - Ref: 38a-14, 38a-769(f); 38a-14a
- 3. Hearings/notice of hearings
 - Ref: 38a-16; 38a-817, 818
- 4. Penalties and fines
 - Ref: 38a-2, 38a-702k, 38a-774, 38a-777
- 5. Cease and desist orders *Ref: 38a-817*

B. Definitions

- 1. Insurance transaction
 - Ref: 38a-702a (13), (15), (16)
- 2. Insurer
 - Ref: 38a-1(11)
- 3. Reinsurance
 - Ref: 38a-289
- 4. Domestic, foreign, and alien companies *Ref: 38a-1*.
- 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

Commissions and compensation/ charges for extra services

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

E. Filing and approval of policy forms

Ref: 38a-676-2, and 3

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru 999

B. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and

Casualty Policies

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

a. Illegal declination, nonrenewal, and cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref. 38a-741

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

A. Connecticut Insurance Placement Facility/ FAIR Plan

Ref: 38a-328-1 thru 20

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

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

A. Auto Insurance

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

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

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.

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 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

Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

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

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

C. Connecticut Worker's Compensation Law Ref: Workers' Compensation Bulletin No.47, as

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
 - 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. Exclusions
- B. Umbrella/Excess liability

III. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS 28

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

CC. Compliance with Provisions of Fair Credit Reporting Act

IV. PROPERTY AND CASUALTY POLICY PROVISIONS AND CONTRACT LAW 24

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

PERSONAL LINES PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Laws, Rules and Regulations

(30 scored and 5 pretest questions)

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

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

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

3. Hearings/notice of hearings

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

4. Penalties and fines

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

5. Cease and desist orders

Ref: 38a-817

B. Definitions

1. Insurance transaction

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

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies

Ref: 38a-1

5. Authorized and unauthorized companies / admitted and nonadmitted companies

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

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

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

C. Licensing

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

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

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

b. Agent

Ref: 38a-702m, 702a

- c. Broker
- d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

- 4. Obtaining a license
 - a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

Ref: 38a-702k, 702s

- 5. Maintaining a license
 - a. Continuing education

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

b. Change of address/name change

Ref:38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

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

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

Commissions and compensation/ charges for extra services

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

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref:38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

I. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru -999

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

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

Casualty Policies

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

a. Illegal declination, nonrenewal, and

cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

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

A. Connecticut Insurance Placement Facility / FAIR Plan

Ref: 38a-328-1 thru 20

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

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

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

A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112(a)

3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial

Responsibility law

Ref: RL 14-112(a, b)

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

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

ALL LINES CASUALTY ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

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

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

A. General duties and powers of the Commissioners/Directors

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

B. Hearings/notice of hearings

Ref: 38a-16; 817; 818

C. Penalties and fines

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

D. Definitions

Admitted and non-admitted

Ref: 38a-1, 38a-276

E. Licensing Purposes and Requirements

Ref: 38a-769; 771 thru 774

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

II.

	Medical payments	D. Handling of represented parties
	Connecticut minimum standards for	E. Releases
	claims-made	F. Statute of Limitations
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