

CONNECTICUT Insurance Content Outlines

Content Outlines: Effective October 27, 2025

**LIFE PRODUCER
GENERAL KNOWLEDGE
CONTENT OUTLINE**

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

I. TYPES OF POLICIES 15

A. Traditional whole life products

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

B. Interest/market-sensitive/adjustable life products

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

C. Term life

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

D. Annuities

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

E. Combination plans and variations

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

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

A. Policy riders

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

B. Policy provisions and options

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

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

C. Policy exclusions

7. War
8. Aviation
9. Dangerous Occupation

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

A. Completing the application

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

B. Underwriting

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

C. Delivering the policy

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

D. Contract law

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

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

IV. RETIREMENT AND OTHER INSURANCE CONCEPTS 8

A. Third-party ownership

B. Life Settlements

C. Group life insurance

- 1. Conversion privilege
- 2. Contributory vs. noncontributory

D. Retirement plans

- 1. Qualified plans
- 2. Nonqualified plans

E. Life insurance needs analysis/suitability

- 1. Personal insurance needs
- 2. Business insurance needs
 - a. Key person
 - b. Buy sell

F. Social Security benefits

G. Tax treatment of insurance premiums, proceeds, and dividends

- 1. Individual life
- 2. Group life
- 3. Modified Endowment Contracts (MECs)

LIFE PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

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

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

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

B. Definitions

- 1. Insurance transaction
38a-702a (13), (15), (16)
- 2. Insurer
Ref: 38a-1(11)
- 3. Reinsurance
Ref: 38a-289
- 4. Domestic, foreign, and alien companies
Ref: 38a-1
- 5. Fraternal benefit society
Ref: 38a-585
- 6. Authorized and unauthorized companies /
admitted and nonadmitted companies

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

7. Stock and mutual companies, and reciprocals

Ref: 38a-1

8. Certificate of authority

Ref: 38a-41

C. Licensing

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

- 1. Purpose
- 2. Licensing Requirements
 - a. Producer
Ref: 38a-782(a), 38a-702a, 702b
 - b. Agent
Ref: 38a-702m, 702a
 - c. Broker
 - d. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
 - e. Temporary license
Ref: 38a-702j
- 3. Agent appointment/termination of contract
Ref: 38a-702m, 38a-709
- 4. Obtaining a license
 - a. Qualifications
Ref: 38a-702, 704, 782
 - b. Licenses fees and application
Ref: 38a-769, 702e
 - c. Written examinations
Ref: 38a-702e, 702d
 - d. Exemptions/exceptions
Ref: 38a-702h
 - e. License denial
Ref: 38a-702k, I would add 702s
- 5. Maintaining a license
 - a. Continuing education
Ref: 38a-782a-2, 10, 13-15
 - b. Change of address/ name change
Ref: 38a-771(a)
 - c. Fees/ renewal
Ref: 38a-702f(b)(c), 784, 786(b)
 - d. License expiration
Ref: 38a-784
 - e. Suspension or revocation of licenses
Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

- 1. Fiduciary capacity
 - a. Premium accountability
Ref: 38a-712
- 3. Disclosure
Ref: 38a-988
- 4. Commissions and compensation/ charges for
extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

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

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838, 839

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

G. Marketing practices

- 1. Responsibilities of the insurer
Ref: 38a-815

2. Unfair claims practices
Ref: 38a-816(6)
3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business
Ref: 38a-782(b)
 - g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
 - h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower
Ref: 38a-816 (11)
 - j. Illegal inducement
Ref: 38a-816(1)
 - k. Misrepresentation on applications
Ref: 38a-816(8)
 - l. Twisting
Ref: 38a-826
4. Return of premium
Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 through 999

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Marketing methods and practices

Ref: 38a-815 thru 819

1. Solicitation
 - a. Purpose
Ref: 38a-819-33
 - b. Definitions
Ref: 38a-819-35
 - c. Exceptions
Ref: 38a-819-34
 - d. Producer responsibilities
Ref: 38a-819-35(f); 38a-979, 981
 - e. Disclosure
Ref: 38a-819-36
 - (1) Buyer's guide
Ref: 38a-819-35(A) Appendix
 - (2) Policy summary
Ref: 38a-819-35(g)
 - f. Advertising and sales
Ref: 38a-819-21 thru 31
 - g. Illustrations
Ref: 38a-819-58 thru 69
2. Policy replacement
Ref: 38a-435-1 thru 7
3. Standard provisions
Ref: 38a-436, 452
4. Optional provisions and riders

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

- a. Accelerated (Living) Benefits
- b. Life insurance providing long-term care

5. Annuity contracts
Ref: 38a-433-12 thru 22

B. Individual Life

1. Provisions
 - a. Assignment
 - b. Policy loan
 - (1) Interest rates
Ref: 38a-444
 - c. Protection of beneficiaries from creditors
Ref: 38a-453
 - d. Return of policy and refund of premium
Ref: 38a-436
 - e. Designation of beneficiary
Ref: 38a-451
2. Variable Life
Ref: 38a-433-1 to 10

C. Group Life

1. Conversion rights
Ref: Bulletin S-4(8)
2. Dependent coverage
Ref: Bulletin S-4(9)
3. Assignment of proceeds
Ref: 38a-455

ACCIDENT, HEALTH, OR SICKNESS PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

I. TYPES OF POLICIES 16

A. Disability income

1. Individual disability income policy
2. Business overhead expense policy
3. Business disability buyout policy
4. Group disability income policy
5. Key employee policy

B. Accidental death and dismemberment

C. Medical expense insurance

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

D. Medicare supplement policies

E. Group insurance

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

F. Individual/Group Long Term Care (LTC)

1. Eligibility
2. Levels of care

G. Other policies

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

II. POLICY PROVISIONS, CLAUSES, AND RIDERS 15

A. Mandatory and optional provisions

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

B. Other provisions and clauses

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

C. Riders

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

D. Rights of renewability

1. Noncancelable
2. Cancelable
3. Guaranteed renewable

III. SOCIAL INSURANCE.....6

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

B. Medicaid

C. Social Security benefits

IV. OTHER INSURANCE CONCEPTS5

A. Total, partial, recurrent, and residual disability

B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

E. Modes of premium payments

F. Nonduplication and coordination of benefits (e.g., primary vs. excess)

G. Occupational vs. non-occupational

H. Tax treatment of premiums and proceeds of insurance contracts (e.g., disability income and medical expenses, etc.)

I. Managed care

J. Workers Compensation

K. Subrogation

V. FIELD UNDERWRITING PROCEDURES8

A. Completing the application

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

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

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

E. Policy delivery

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

G. Replacement

H. Contract law

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

**ACCIDENT, HEALTH OR SICKNESS
PRODUCER**

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4. Penalties and fines
Ref: 38a-2, 38a-702k, 38a-774
5. Cease and desist orders
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B. Definitions

1. Insurance transaction
38a-702a (130, (15), (16)
2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies

Ref: 38a-1

5. Fraternal benefit society

38A-595

6. Authorized and unauthorized companies /
admitted and nonadmitted companies

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

7. Stock and mutual companies, and reciprocals

Ref: 38a-1

8. Certificate of authority

Ref: 38a-41

C. Licensing

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

1. Purpose

2. Licensing Requirements

a. Producer

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

b. Agent

Ref: 38a-702m, 702a

c. Broker

d. Resident/Nonresident

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

e. Temporary license

Ref: 38a-702j

3. Agent appointment/termination of contract

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

4. Obtaining a license

a. Qualifications

Ref: 38a-702, 704, 782

b. Licenses fees and application

Ref: 38a-769, 702e

c. Written examinations

Ref: 38a-702e, 702d

d. Exemptions/exceptions

Ref: 38a-702h

e. License denial

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

5. Maintaining a license

a. Continuing education

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

b. Change of address/name change

Ref: 38a-771(a)

c. Fees/renewal

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

d. License expiration

Ref: 38a-784

e. Suspension or revocation of licenses

Ref: 38a-774

D. Agent responsibilities

Ref: 38a-715, 716

1. Fiduciary capacity

a. Premium accountability

Ref: 38a-712

2. Disclosure

Ref: 38a-988

3. Commissions and compensation/ charges for
extra services

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

E. Filing and approval of policy forms

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

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838, 839

1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer

Ref: 38a-815

2. Unfair claims practices

Ref: 38a-816(6)

3. Unfair trade practices

a. Rebating

Ref: 38a-825, 816(9)

b. Misrepresentation

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

c. False advertising

Ref: 38a-816(1,2)

d. Defamation

Ref: 38a-816(3)

e. False financial statements

Ref: 38a-816(5)

f. Controlled business

Ref: 38a-782(b)

g. Boycott, coercion, intimidation

Ref: 38a-816(4,5)

h. Unfair discrimination

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

i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

l. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

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

Ref: 38a-975 thru-999

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Policy clauses and Provisions

1. Minimum Standards

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

a. Purpose

b. Definition

c. Prohibited provisions

d. Preexisting conditions

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

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

c. Mental Health and Nervous Disorder
Coverages

Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a-490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

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

i. Right of insurer to contest

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

j. Grace period

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

k. Coordination of benefits

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

l. Continuation/Conversion in group policies

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

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref: 38a-503, 530

3. Benefit Standards

Ref: Reg 38a-505-9

B. Disability

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

1. Connecticut minimum benefit standards for disability income

C. Agent Disclosure

Ref: 38a-988

D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10 (B)

2. Renewal Agreements/Nonrenewal and Cancellation

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

3. Advertising

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

4. Suitability

5. Policy Replacement

Ref: 38a-546

Ref: Reg. 38a-505-11

6. Evidence of Coverage

Ref: 38a-182

7. Group Health

- a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

- a. Prohibited use of genetic information

Ref: 38a-816(19)

- b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

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

10. Limited Benefit Disclosure

Ref: 38a-513(d)

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

5. Buyers Guide

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

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

Ref: 38a-495a(m)

8. Replacement/Replacement Forms

Ref: 38a-495a-14, 19

9. Duplication of Benefits

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

10. Part A Deductibles and Coinsurance

11. Regulations

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

13. Open enrollment

Ref: 38a-495a-8

14. Advertising and marketing

Ref: 38a-495a-15, 16

G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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

1. Private Insurance

- a. Regulations

2. Required Provisions

- a. Mental/emotional disorders

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

- b. Levels of care

- c. Zero-day hospital

Ref: 38a-501-11 (h)

- d. Pre-existing conditions

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

3. Other Provisions

- a. Waiver of Premium

Ref: 38a-501-11(f)

- b. Inflation Protection

Ref: 38a-501-20

- c. Spousal discount

4. Terminology

Ref: 38a-501-10

- a. Skilled (primary) care

- b. Home health care vs. home care

- c. Community care

- d. Alternate care

- e. Case management

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

- g. Medically necessary or appropriate

- h. Plan of care
- i. Adult day services
- 5. Disclosure
Ref: 38a-501-21(b)
 - a. Outline of Coverage
Ref: 38a-528-14(b)
 - b. Shopper's Guide
Ref: 38a-501-18 and 38a-528-11
- 6. Connecticut Partnership for Long Term Care
Ref: 38a-475-1 thru 6; 17b-252, 38a-475
 - a. Precertification of policies
Ref: 38a-475, 38a-475-1
 - b. Training/Certification of producers
Ref: 38a-475-4(10)
- 7. Elimination Period
Ref: 38a-501-11(j)
- 8. Right to return policy
Ref: 38a-501-11(g)
- 9. Marketing Methods and Practices
Ref: 38a-501-16
 - a. Solicitation
Ref: 38a-501-16
- L. Requirements for small employers**
Ref: 38a-564(3,4), 567, 38a-564(3,4), 566, 567
 - 1. Special Provisions
 - 2. Disclosure requirements
 - 3. Termination/Nonrenewal
 - 4. Fair Marketing Standards
- M. Requirements relating to HIV/AIDS**
Ref: Bulletin PF-16
- N. Connecticut Comprehensive Health Care Plan**
Ref: 38a-551-560
- O. Connecticut Comprehensive Health Care Plan**
Ref: 38a-551-560
- P. Affordable Care Act**
 - 1. Exchanges/Marketplace
Ref: ACA Section 1321
 - 2. Taxes, penalties, and subsidies
Ref: ACA Section 1401, 1402
 - 3. Essential health benefits
Ref: ACA Section 1302
 - a. Mental health and substance use disorder parity
 - b. Pediatric services
 - c. Preventive services
 - 4. Employer notification responsibilities
Ref: ACA Section 1511-1515

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

GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

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

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2. Aviation
3. Dangerous Occupation

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

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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
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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
 - d. Legal purpose
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 - c. Adhesion
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B. Life Settlements

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2. Contributory vs. noncontributory

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E. Life insurance needs analysis/suitability

1. Personal insurance needs
2. Business insurance needs
 - a. Key person
 - b. Buy sell

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2. Major medical policies
3. Health Maintenance Organizations (HMOs)
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6. Flexible Spending Accounts (FSAs)
7. High Deductible Health Plans (HDHPs) and related Health Savings Accounts (HSAs)
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D. Medicare supplement policies

E. Group insurance

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2. General characteristics
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G. Other policies

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3. Cancer
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7. Proof of loss
8. Time of payment of claims
9. Payment of claims
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11. Legal actions
12. Change of beneficiary
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B. Other provisions and clauses

1. Insuring clause
2. Free look
3. Consideration clause
4. Probationary period
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7. Exclusions and limitations
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10. Deductibles
11. Eligible expenses
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B. Owner's rights

C. Dependent children benefits

D. Primary and contingent beneficiaries

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

G. Replacement

H. Contract law

1. Elements of a contract
2. Insurable interest

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

**LIFE, ACCIDENT, HEALTH OR SICKNESS PRODUCER
CONNECTICUT SPECIFIC
CONTENT OUTLINE**

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

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

B. Definitions

1. Insurance transaction
Ref: 38a-702a (13), (15), (16)
2. Insurer
Ref: 38a-1(11)
3. Reinsurance
Ref: 38a-289
4. Domestic, foreign, and alien companies
Ref: 38a-1
5. Fraternal benefit society
Ref: 38a-595
6. Authorized and unauthorized companies / admitted and nonadmitted companies
Ref: 38a-1, 38a-275, 703, 714
7. Stock and mutual companies, and reciprocals
Ref: 38a-1
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Ref: 38a-41

C. Licensing

Ref: 702e, 769

1. Purpose
2. Licensing Requirements
 - a. Producer
Ref: 38a-782(a), 38a-702a, 702b
 - b. Agent
Ref: 38a-702m, 702a
 - c. Broker
 - d. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
 - e. Temporary license
Ref: 38a-702j
3. Agent appointment/termination of contract
Ref: 38a-702m, 38a-709
4. Obtaining a license

- a. Qualifications
Ref: 38a-702, 704, 782
- b. Licenses fees and application
Ref: 38a-769, 702e
- c. Written examinations
Ref: 38a-702e, 702d
- d. Exemptions/exceptions
Ref: 38a-702h
- e. License denial
Ref: 38a-702k, 702s
- 5. Maintaining a license
 - a. Continuing education
Ref: 38a-782a-2, 10, 13-15
 - b. Change of address/name change
Ref: 38a-771(a)
 - c. Fees/renewal
Ref: 38a-702f(b)(c), 784, 786(b)
 - d. License expiration
Ref: 38a-784
 - e. Suspension or revocation of licenses
Ref: 38a-774
- D. Agent responsibilities**
Ref: 38a-715, 716
 - 1. Fiduciary capacity
 - a. Premium accountability
Ref: 38a-712
 - 2. Policy delivery
Ref: 38a-436
 - 4. Disclosure
Ref: 38a-988
 - 4. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734
- E. Filing and approval of policy forms**
Ref: 38a-430-1 to 38a-430-4; 38a-480-8 to 38a-480-10; 38a-481-1 to 38a-481-4
- F. Connecticut Insurance Guaranty Association Act**
Ref: 38a-838, 839
 - 1. Brokered Transactions Guaranty Fund
Ref: 38a-880
- G. Marketing practices**
 - 1. Protection of public interest
 - 2. Responsibilities of the insurer
Ref: 38a-815
 - 3. Unfair claims practices
Ref: 38a-816(6)
 - 4. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business
Ref: 38a-782(b)
 - g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
 - h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower
Ref: 38a-816 (11)
 - j. Illegal inducement
Ref: 38a-816(1)
 - k. Misrepresentation on applications
Ref: 38a-816(8)
 - l. Twisting
Ref: 38a-826
- 5. Return of premium
Ref: 38a-712
- H. Connecticut Insurance Information and Privacy Protection Act**
Ref: 38a-975-38a-999
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Ref: Connecticut Title 38a, Connecticut Regulations
 - A. Marketing methods and practices**
Ref: 38a-815 thru 819
 - 1. Solicitation
 - a. Purpose
Ref: 38a-819-33
 - b. Definitions
Ref: 38a-819-35
 - c. Exceptions
Ref: 38a-819-34
 - d. Producer responsibilities
Ref: 38a-819-35(f); 38a-979, 981
 - e. Disclosure
Ref: 38a-819
 - (1) Buyer's guide
Ref: 38a-819-35(A), 38a-819-39 Appendix
 - (2) Policy summary
Ref: 38a-819-35(g)
 - f. Advertising and sales
Ref: 38a-819-21 thru 31
 - g. Illustrations
Ref: 38a-819-58 thru 69
 - 2. Policy replacement
Ref: 38a-435-1 thru 7
 - 3. Standard provisions
Ref: 38a-436, 452
 - 4. Optional provisions and riders
Ref: 38a-457-1 thru 11; 38a-458-1 thru 12
 - a. Accelerated (Living) Benefits
 - b. Life insurance providing long-term care
 - 5. Annuity contracts
Ref: 38a-433-12 thru 22
 - a. Standard provisions
 - B. Individual Life**
 - 1. Provisions
 - a. Assignment
 - b. Policy loan
 - (1) Interest rates
Ref: 38a-444
 - c. Protection of beneficiaries from creditors
Ref: 38a-453
 - d. Return of policy and refund of premium
Ref: 38a-436
 - e. Designation of beneficiary

Ref: 38a-451

- f. Payment of interest on life insurance death benefits

Ref: 38a-452

2. Variable Life

Ref: 38a-433-1 to 10

C. Group Life

1. Conversion rights

Ref: Bulletin S-4(8)

2. Dependent coverage

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3. Assignment of proceeds

Ref: 38a-455

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Policy clauses and Provisions

1. Minimum Standards

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

a. Purpose

b. Definition

c. Prohibited provisions

d. Preexisting conditions

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

2. Required and Optional Coverages

Ref: 38a-483(a, b)

a. Newborns

Ref: 38a-490

b. Handicapped dependents

Ref: 38a-489 and 38a-515

c. Mental Health and Nervous Disorder Coverages

Ref: 38a-488a

d. Substance Abuse Treatment

Ref: 38a-533

e. Dependent children

Ref: 38a-497

f. Maternity benefits for dependent children

Ref: 38a-490 and 38a-516

g. Infertility coverage

Ref: 38a-536 and 38a-509

h. Right to return

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

i. Right of insurer to contest

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

j. Grace period

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

k. Coordination of benefits

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

l. Continuation/Conversion in group policies

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

m. Chiropractic

Ref: 38a-507

n. Adopted and prospective adopted children

Ref: 38a-508, 549

o. Mammograms

Ref: 38a-503, 530

3. Benefit Standards

Ref: Reg. 38a-505-9

B. Disability

- 1. Connecticut minimum benefit standards for disability income

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

C. Agent Disclosure

Ref: 38a-988

D. Carrier Disclosure

1. Outline of Coverage

Ref: 38a-505-10(B)

2. Renewal Agreements/Nonrenewal and Cancellation

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

3. Advertising

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

4. Suitability

5. Policy Replacement

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

6. Evidence of Coverage

Ref: 38a-182

7. Group Health

a. Required Provisions

Ref: 38a-513-4

8. Unfair Practices

Ref: 38a-816

a. Prohibited use of genetic information

Ref: 38a-816(19)

b. Unfair discrimination

Ref: 38a-488

9. Application Responsibilities

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

10. Limited Benefit Disclosure

Ref: 38a-513(d)

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions

Ref: 38a-495a-3

2. Minimum Standards

Ref: 38a-495a-5, 6

3. Application Responsibilities

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

4. Outline of Coverage/Disclosure Requirements

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

5. Buyers Guide

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

6. Pre-existing Conditions

Ref: 38a-495a(f)

7. Right to Return

Ref: 38a-495a(m)

8. Replacement/Replacement Forms

Ref: 38a-495a-14, 19

9. Duplication of Benefits

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

10. Part A Deductibles and Coinsurance

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

12. Open enrollment

Ref: 38a-495a-8

13. Advertising and marketing

Ref: 38a-495a-15, 16

G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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

1. Private Insurance
 - a. Regulations
2. Required Provisions
 - a. Mental/emotional disorders
Ref: 38a-501-11 (d); 38a-528-4(d)
 - b. Levels of care
 - c. Zero-day hospital
Ref: 38a-501-11 (h)
 - d. Pre-existing conditions
Ref: 38a-501-11(b), 38a-476
3. Other Provisions
 - a. Waiver of Premium
Ref: 38a-501-11(f)
 - b. Inflation Protection
Ref: 38a-501-20
 - c. Spousal discount
4. Terminology
Ref: 38a-501-10
 - a. Skilled (primary) care
 - b. Home health care vs. home care
 - c. Community care
 - d. Alternate care
 - e. Case management
 - f. Activities of Daily Living (ADL's) and cognitive impairment
 - g. Medically necessary or appropriate plan of care
 - h. Adult day services
5. Disclosure
Ref: 38a-501-21(b)
 - a. Outline of Coverage
Ref: 38a-528-14(b)
 - b. Shopper's Guide
Ref: 38a-501-18 and 38a-528-11
6. Connecticut Partnership for Long Term Care
Ref: 38a-475-1 thru 6; 17b-252
 - a. Precertification of policies
Ref: 38a-475
 - b. Training/Certification of producers
Ref: 38a-475-4(10)
7. Elimination Period
Ref: 38a-501-11(j)
8. Right to return policy
Ref: 38a-501-11(g)
9. Marketing Methods and Practices
Ref: 38a-501-16
 - a. Solicitation
Ref: 38a-501-16

I. Requirements for small employers

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

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

J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

L. Affordable Care Act

1. Exchanges/Marketplace
Ref: ACA Section 1321
2. Taxes, penalties, and subsidies
Ref: ACA Section 1401, 1402
3. Essential health benefits
Ref: ACA Section 1302
 - a. Mental health and substance use disorder parity
 - b. Pediatric services
 - c. Preventive services
4. Employer notification responsibilities
Ref: ACA Section 1511-1515

LIFE, ACCIDENT, HEALTH OR SICKNESS CERTIFIED INSURANCE CONSULTANT CONNECTICUT SPECIFIC CONTENT OUTLINE State Statutes, Rules and Regulations

(50 scoreable questions)

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

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

B. Definitions

1. Insurance transaction
Ref: 38a-702a (13), (15), (16)
2. Insurer
Ref: 38a-1(11)
3. Reinsurance
Ref: 38a-289
4. Domestic, foreign, and alien companies
Ref: 38a-1
5. Fraternal benefit society
Ref: 38a-595
6. Authorized and unauthorized companies /
admitted and nonadmitted companies
Ref: 38a-1, 38a-275, 703, 714
7. Stock and mutual companies, and reciprocals
Ref: 38a-1
8. Certificate of authority
Ref: 38a-41

C. Licensing

Ref: 38a-, 702e, 769

1. Purpose
2. Licensing Requirements
 - a. Producer
Ref: 38a-782(a), 38a-702a, 702b

- b. Agent
Ref: 38a-702m, 702a
- c. Broker
- d. Certified Insurance Consultant
Ref: 38a-731 thru 735
- e. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
- f. Temporary license
Ref: 38a-702j
- 3. Agent appointment/termination of contract
Ref: 38a-702m, 38a-709
- 4. Obtaining a license
 - a. Qualifications
Ref: 38a-702, 704, 782
 - b. Licenses fees and application
Ref: 38a-769, 702e
 - c. Written examinations
Ref: 38a-702e, possibly 702d
 - d. Exemptions/exceptions
Ref: 38a-702h
 - e. License denial
Ref: 38a-702k, 702s
- 5. Maintaining a license
 - a. Change of address/name change
Ref: 38a-771(a)
 - b. Fees/renewal
Ref: 38a-702f(b)(c), 784, 786(b)
 - c. Suspension or revocation of licenses
Ref: 38a-774
- D. Agent responsibilities**
Ref: 38a-715, 716
 - 1. Fiduciary capacity
 - a. Premium accountability
Ref: 38a-712
 - 2. Disclosure
Ref: 38a-988
 - 3. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734
- E. Filing and approval of policy forms**
Ref: 38a-430-1 to 38a-430-4; 38a-480-8 to 38a-480-10; 38a-481-1 to 38a-481-4
- F. Connecticut Insurance Guaranty Association Act**
Ref: 38a-838, 839
 - 1. Brokered Transactions Guaranty Fund
Ref: 38a-880
- G. Marketing practices**
 - 1. Responsibilities of the insurer
Ref: 38a-815
 - 2. Unfair claims practices
Ref: 38a-816(6)
 - 3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements

- Ref: 38a-816(5)*
- f. Controlled business
Ref: 38a-782(b)
- g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
- h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
- i. Coercion of borrower
Ref: 38a-816 (11)
- j. Illegal inducement
Ref: 38a-816(1)
- k. Misrepresentation on applications
Ref: 38a-816(8)
- l. Twisting
Ref: 38a-826
- 4. Return of premium
Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975-999

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Marketing methods and practices

Ref: 38a-815 thru 819

- 1. Solicitation
 - a. Purpose
Ref: 38a-819-33
 - b. Definitions
Ref: 38a-819-35
 - c. Exceptions
Ref: 38a-819-34
 - d. Producer responsibilities
Ref: 38a-819-35(f); 38a-979, 981
 - e. Disclosure
38a-819-36
 - (1) Buyer's guide
Ref: 38a-819-35(A), Appendix
 - (2) Policy summary
Ref: 38a-819-35(g)
 - f. Advertising and sales
Ref: 38a-819-21 thru 31
 - g. Illustrations
Ref: 38a-819-58 thru 69
- 2. Policy replacement
Ref: 38a-435-1 thru 7
- 3. Standard provisions
Ref: 38a-436, 452
- 4. Optional provisions and riders
Ref: 38a-457-1 thru 11; 38a-458-1 thru 12
 - a. Accelerated (Living) Benefits
 - b. Life insurance providing long-term care
- 5. Annuity contracts
Ref: 38a-433-12 thru 22

B. Individual Life

- 1. Provisions
 - a. Assignment
 - b. Policy loan
 - (1) Interest rates
Ref: 38a-444
 - c. Protection of beneficiaries from creditors

- Ref: 38a-453*
- d. Return of policy and refund of premium
Ref: 38a-436
- e. Designation of beneficiary
Ref: 38a-451
- f. Payment of interest on life insurance death benefits
Ref: 38a-452

2. Variable Life
Ref: 38a-433-1 to 10
3. Cost comparison methods
Ref: 38a-819-35(F)

C. Group Life

1. Conversion rights
Ref: Bulletin S-4(8)
2. Dependent coverage
Ref: Bulletin S-4(9)
3. Assignment of proceeds
Ref: 38a-455

D. Corporate Owned Life Insurance (COLI)

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

Ref: Connecticut Title 38a, Connecticut Regulations

A. Policy clauses and Provisions

1. Minimum Standards
Ref: 38a-505-1, 5, 7
- a. Purpose
- b. Definition
- c. Prohibited provisions
- d. Preexisting conditions
Ref: 38a-505-5(f) and 38a-476
2. Required and Optional Coverages
Ref: 38a-483(a, b)
- a. Newborns
Ref: 38a-490
- b. Handicapped dependents
Ref: 38a-489 and 38a-515
- c. Mental Health and Nervous Disorder Coverages
Ref: 38a-488a
- d. Substance Abuse Treatment
Ref: 38a-533
- e. Dependent children
Ref: 38a-497
- f. Maternity benefits for dependent children
Ref: 38a-490 and 38a-516
- g. Infertility coverage
Ref: 38a-536 and 38a-509
- h. Right to return
Ref: 38a-505-10(A)(7)
- i. Right of insurer to contest
Ref: 38a-483(a)2 and 38a-476
- j. Grace period
Ref: 38a-483(a)(3)
- k. Coordination of benefits
Ref: 38a-480-1 to 480-5
- l. Continuation/Conversion in group policies
Ref: 38a-546, 38a-512a
- m. Chiropractic
Ref: 38a-507

- n. Adopted and prospective adopted children
Ref: 38a-508, 549

- o. Mammograms
Ref: 38a-503, 530

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

B. Disability

1. Connecticut minimum benefit standards for Disability Income
Ref: 8a-505-9(F)

C. Agent Disclosure

Ref: 38a-988

D. Carrier Disclosure

1. Outline of Coverage
Ref: 38a-505-10(B)
2. Renewal Agreements/Nonrenewal and Cancellation
Ref: Reg. 38a-505-9(A)
3. Advertising
Ref: 38a-819-5, 6 and 9
4. Suitability
5. Policy Replacement
Ref: 38a-505-11, 38a-546
6. Evidence of Coverage
Ref: 38a-182
7. Group Health
- a. Required Provisions
Ref: 38a-513-4
8. Unfair Practices
Ref: 38a-816
- a. Prohibited use of genetic information
Ref: 38a-816(19)
- b. Unfair discrimination
Ref: 38a-488
9. Application Responsibilities
Ref: 38a-816(8); 38a-979, 981
10. Limited Benefit Disclosure
Ref: 38a-513(d)

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

Ref: RL 17b-289-304

F. Medicare Supplement Insurance

Ref: 38a-495a

1. Definitions
Ref: 38a-495a-3
2. Minimum Standards
Ref: 38a-495a-5, 6
3. Application Responsibilities
Ref: 38a-816(8); 38a-979; 38a-981
4. Outline of Coverage/Disclosure Requirements
Ref: 38a-495a-13(d)
5. Buyers Guide
Ref: Reg. 38a-495-10 (a) (6)
6. Pre-existing Conditions
Ref: 38a-495a(f)
7. Right to Return
Ref: 38a-495a(m)
8. Replacement/Replacement Forms
Ref: 38a-495a-14,19
9. Duplication of Benefits
Ref: 38a-485a-17 and 38a-495a(8)(e)

10. Part A Deductibles and Coinsurance
11. Regulations
12. Medicaid--relationship to Supplements and Long-Term Care
13. Open enrollment
Ref: 38a-495a-8
14. Advertising and marketing
Ref: 38a-495a-15, 16

G. Medicare Advantage

H. Long-term Care / Home Health Care Policies

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

1. Private Insurance
 - a. Regulations
2. Required Provisions
 - a. Mental/emotional disorders
Ref: 38a-501-11 (d); 38a-528-4(d)
 - b. Levels of care
 - c. Zero-day hospital
Ref: 38a-501-11 (h)
 - d. Pre-existing conditions
Ref: 38a-501-11(b), 38a-476
3. Other Provisions
 - a. Waiver of Premium
Ref: 38a-501-11(f)
 - b. Inflation Protection
Ref: 38a-501-20
 - c. Spousal discount
4. Terminology
Ref: 38a-501-10
 - a. Skilled (primary) care
 - b. Home health care vs. home care
 - c. Community care
 - d. Alternate care
 - e. Case management
 - f. Activities of Daily Living (ADL's) and cognitive impairment
 - g. Medically necessary or appropriate plan of care
 - h. Adult day services
5. Disclosure
Ref: 38a-501-21(b)
 - a. Outline of Coverage
Ref: 38a-528-14(b)
 - b. Shopper's Guide
Ref: 38a-501-18 and 38a-528-11
6. Connecticut Partnership for Long Term Care
Ref: 38a-475-1 thru 6; 17b-252
 - a. Precertification of policies
Ref: 38a-475
 - b. Training/Certification of producers
Ref: 38a-475-4(10)
7. Elimination Period
Ref: 38a-501-11(j)
8. Right to return policy
Ref: 38a-501-11(g)
9. Marketing Methods and Practices
Ref: 38a-501-16
 - a. Solicitation
Ref: 38a-501-16

I. Requirements for small employers

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

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

J. Requirements relating to HIV/AIDS

Ref: Bulletin PF-16

K. Connecticut Comprehensive Health Care Plan

Ref: 38a-551-560

L. Affordable Care Act

1. Exchanges/Marketplace
Ref: ACA Section 1321
2. Taxes, penalties, and subsidies
Ref: ACA Section 1401, 1402
3. Essential health benefits
Ref: ACA Section 1302
 - a. Mental health and substance use disorder parity
 - b. Pediatric services
 - c. Preventive services
4. Employer notification responsibilities
Ref: ACA Section 1511-1515

M. Surprise Billing

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

PROPERTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(50 scoreable questions plus 5 pretest questions)

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

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

A. Homeowners

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

B. Dwelling policies

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

C. Commercial lines

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

D. Inland marine

1. Personal Articles floaters

- 2. Commercial Property floaters
- E. National Flood Insurance Program**
- F. Others**
 - 1. Earthquake
 - 2. Mobile Homes
 - 3. Watercraft
 - 4. Farm Owners
 - 5. Windstorm

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

- A. Insurance**
 - 1. Law of Large Numbers
- B. Insurable interest**
- C. Risk**
 - 1. Pure vs. Speculative Risk
- D. Hazard**
 - 1. Moral
 - 2. Morale
 - 3. Physical
- E. Peril**
- F. Loss**
 - 1. Direct
 - 2. Indirect
- G. Loss Valuation**
 - 1. Actual cash value
 - 2. Replacement cost
 - 3. Market value
 - 4. Stated/agreed value
 - 5. Salvage value
- H. Proximate cause**
- I. Deductible**
- J. Indemnity**
- K. Limits of liability**
- L. Coinsurance/Insurance to value**
- M. Occurrence**
- N. Cancellation**
- O. Nonrenewal**
- P. Vacancy and unoccupancy**
- Q. Liability**
 - 1. Absolute
 - 2. Strict
 - 3. Vicarious
- R. Negligence**
- S. Binder**
- T. Endorsements**
- U. Blanket vs. Specific**

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

- A. Declarations**
- B. Insuring agreement**
- C. Conditions**
- D. Exclusions**
- E. Definition of the insured**
- F. Duties of the insured**
- G. Obligations of the insurance company**
- H. Mortgagee rights**
 - I. Proof of loss**
 - J. Notice of claim**
 - K. Appraisal**
 - L. Other Insurance Provision**

- M. Subrogation**
- N. Elements of a contract**
- O. Warranties, representations, and concealment**
- P. Sources of underwriting information**
- Q. Fair Credit Reporting Act**
- R. Privacy Protection (Gramm Leach Bliley)**
- S. Policy Application**
- T. Terrorism Risk Insurance Act (TRIA)**
- U. Territory**

PROPERTY PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations (25 scoreable questions)

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

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

B. Definitions

- 1. Insurance transaction
Ref: 38a-702a (13), (15), (16)
- 2. Insurer
Ref: 38a-1(11)
- 3. Reinsurance
Ref: 38a-289
- 4. Domestic, foreign, and alien companies
Ref: 38a-1.
- 5. Authorized and unauthorized companies / admitted and nonadmitted companies
Ref: 38a-1, 38a-275, 703, 714
- 6. Stock and mutual companies, and reciprocals
Ref: 38a-1
- 7. Risk retention group
Ref: 38a-250
- 8. Certificate of authority
Ref: 38a-41

C. Licensing

- Ref: 38a-702e, 769*
- 1. Purpose
- 2. Licensing Requirements
 - a. Producer
Ref: 38a-782(a), 38a-702a, 702b
 - b. Agent
Ref: 38a-702m, 702a
 - c. Broker
 - d. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
 - e. Temporary license

- Ref: 38a-702j*
3. Agent appointment/termination of contract
Ref: 38a-702m, 38a-709
 4. Obtaining a license
 - a. Qualifications
Ref: 38a-702, 704, 782
 - b. Licenses fees and application
Ref: 38a-769, 702e
 - c. Written examinations
Ref: 38a-702e, 702d
 - d. Exemptions/exceptions
Ref: 38a-702h
 - e. License denial
Ref: 38a-702k, 702s
 5. Maintaining a license
 - a. Continuing education
Ref: 38a-782a-2, 10, 13-15
 - b. Change of address/name change
Ref: 38a-771(a)
 - c. Fees/renewal
Ref: 38a-702f(b)(c), 784, 786(b)
 - d. License expiration
Ref: 38a-784
 - e. Suspension or revocation of licenses
Ref: 38a-774
- D. Agent responsibilities**
Ref: 38a-715, 716
1. Fiduciary capacity
 - a. Premium accountability
Ref: 38a-712
 2. Disclosure
Ref: 38a-988
 3. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734
- D. Filing and approval of policy forms**
Ref: 38a-676-2, and 3
- F. Connecticut Insurance Guaranty Association Act**
Ref: 38a-838, 839
1. Brokered Transactions Guaranty Fund
Ref: 38a-880
- G. Marketing practices**
1. Responsibilities of the insurer
Ref: 38a-815
 2. Unfair claims practices
Ref: 38a-816(6)
 3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business
Ref: 38a-782(b)
 - g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)

- h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower
Ref: 38a-816 (11)
 - j. Illegal inducement
Ref: 38a-816(1)
 - k. Misrepresentation on applications
Ref: 38a-816(8)
 - l. Twisting
Ref: 38a-826
 4. Return of premium
Ref: 38a-712
- H. Connecticut Insurance Information and Privacy Protection Act**
Ref: 38a-975 thru-999
- II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3**
- A. Premium Financing**
Ref: 38a-161 to 170
- B. Insurance Contracts**
1. Renewal, Nonrenewal, Cancellation: Commercial, Homeowners, Personal Auto and Casualty Policies
Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345
 - a. Illegal declination, nonrenewal, and cancellation
Ref: 38a-358, 815, 816(9), 817(b)
 2. Binders
Ref: 38a-309, 322
- C. Surplus Lines**
Ref: 38a-741
- III. STATE STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY....4**
- A. Connecticut Insurance Placement Facility/ FAIR Plan**
Ref: 38a-328-1 thru 20
1. Purpose
 2. Definitions
 3. Procedures
 4. Eligibility
 5. Coverages Available
 6. Limits of Coverage
 7. Effective Date of Coverage
 8. Binding Authority of Agents or Borders
- B. Standard Fire Policy**
Ref: 38a-307
- C. Flood Insurance**
Ref: National Flood Insurance Program
- D. Inland marine**

CASUALTY PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts (50 scored and 5 pretest questions)

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

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

A. Commercial general liability

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

B. Automobile: personal auto and business auto

1. Liability
 - a. Bodily Injury
 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
8. Auto Dealers Coverage Form, including Garagekeepers Insurance
9. Exclusions
10. Individual Named Insured and Drive Other Car (DOC)
11. Mobile equipment

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

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

1. Standard policy concepts
 - a. Who is an employee/employer
 - b. Compensation
2. Work-related vs. non-work-related
3. Other states' insurance
4. Employers Liability
5. Exclusive remedy
6. Premium Determination

D. Crime

1. Employee Dishonesty
2. Theft
3. Robbery
4. Burglary

5. Forgery and Alteration
6. Mysterious disappearance

E. Bonds

1. Surety
2. Fidelity

F. Professional liability

1. Errors and Omissions
2. Medical Malpractice
3. Directors and Officers (D&O)
4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

H. Business Owners Policy (BOP)

II. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS.....15

A. Risk

B. Hazards

1. Moral
2. Morale
3. Physical

C. Indemnity

D. Insurable interest

E. Loss valuation

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

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

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

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Arbitration

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

CASUALTY PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE State Statutes, Rules and Regulations

(25 scoreable questions)

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

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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
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 - 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
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Ref: 38a-715, 716

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 - a. Premium accountability
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E. Filing and approval of policy forms

Ref: 38a-676-2, and 3

F. Connecticut Insurance Guaranty Association Act

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

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Ref: 38a-816(4,5)
 - h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower

Ref: 38a-816 (11)

j. Illegal inducement

Ref: 38a-816(1)

k. Misrepresentation on applications

Ref: 38a-816(8)

l. Twisting

Ref: 38a-826

4. Return of premium

Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru 999

II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

1. Renewal, Nonrenewal, Cancellation:

Commercial, Homeowners, Personal Auto and Casualty Policies

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

a. Illegal declination, nonrenewal, and cancellation

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

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

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

A. Auto Insurance

1. Required coverages

Ref: 38a-335

2. Limits

Ref: RL 14-112 (a)

3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial Responsibility law

Ref: RL 14-112(a, b)

a. Proof of financial responsibility defined

b. Persons required to show proof

c. Penalty for noncompliance

d. Methods of satisfying financial responsibility

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

1. Purpose

2. Definitions

3. Eligibility

4. Insured's participation

5. Insurer's participation

6. Coverage and options

7. Collection of placement fee

C. Connecticut Worker's Compensation Law

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

1. Definitions

Ref: 31-275

a. Employer

b. Employee

2. Employments covered/excluded

Ref: RL 31-275(9, 10)

3. Benefits provided

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

a. Minimum duration of incapacity

b. Medical Benefits required

c. Compensation for total disability

d. Compensation for partial disability

e. Survivorship benefits

f. Burial expenses

4. Second injury fund

Ref: RL 31-349-355b

5. Claims procedures

Ref: 31-294c

**PROPERTY AND CASUALTY
PRODUCER/CERTIFIED INSURANCE
CONSULTANT
GENERAL KNOWLEDGE
CONTENT OUTLINE**

Product Knowledge, Terms and Concepts

(Producer:100 scored & 10 pretest questions)

(Consultant:100 scored & 0 pretest questions)

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

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6. HO-8

B. Dwelling policies

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2. DP-2

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C. Commercial lines

1. Commercial Package Policy (CPP)

2. Commercial property

a. Commercial building and business personal property form

b. Causes of loss forms

c. Business income

d. Extra expense

e. Equipment breakdown

3. Business Owners Policy (BOP)

4. Builders Risk

5. Cyber First-Party Coverage

D. Inland marine

1. Personal Articles floaters
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E. National Flood Insurance Program

F. Others

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3. Watercraft
4. Farm Owners
5. Windstorm

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

A. Insurance

1. Law of Large Numbers

B. Insurable interest

C. Risk

1. Pure vs. Speculative Risk

D. Hazard

1. Moral
2. Morale
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E. Peril

F. Loss

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1. Actual cash value
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L. Coinsurance/Insurance to value

M. Occurrence

N. Cancellation

O. Nonrenewal

P. Vacancy and unoccupancy

Q. Liability

1. Absolute
2. Strict
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U. Blanket vs. Specific

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K. Appraisal

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N. Elements of a contract

O. Warranties, representations, and concealment

P. Sources of underwriting information

Q. Fair Credit Reporting Act

R. Privacy Protection (Gramm Leach Bliley)

S. Policy Application

T. Terrorism Risk Insurance Act (TRIA)

U. Territory

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

A. Commercial general liability

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

B. Automobile: personal auto and business auto

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 - b. Property Damage
 - c. Split Limits
 - d. Combined Single Limit
2. Medical Payments
3. Physical Damage (collision; other than collision; specified perils)
4. Uninsured motorists
5. Underinsured motorists
6. Who is an insured
7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
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5. Exclusive remedy
6. Premium Determination

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5. Forgery and Alteration
6. Mysterious disappearance

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2. Fidelity

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1. Errors and Omissions
2. Medical Malpractice
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4. Employment Practices Liability (EPLI)
5. Cyber liability and data breach, funds transfer
6. Liquor liability

G. Umbrella/Excess Liability

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V. CASUALTY: INSURANCE TERMS AND RELATED CONCEPTS 15

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2. Morale
3. Physical

C. Indemnity

D. Insurable interest

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2. Replacement cost
3. Market value
4. Stated/agreed value
5. Salvage value

F. Negligence

G. Liability

H. Occurrence

I. Binders

J. Warranties

K. Representations

L. Concealment

M. Deposit Premium/Audit

N. Certificate of Insurance

O. Law of Large Numbers

P. Pure vs. Speculative Risk

Q. Endorsements

R. Damages

1. Compensatory
 - a. General
 - b. Special
2. Punitive

S. Compliance with provisions of Fair Credit Reporting Act

VI. CASUALTY: POLICY PROVISIONS 12

A. Declarations

B. Insuring agreement

C. Conditions

D. Exclusions and Limitations

E. Definition of the insured

F. Duties of the insured after a loss

G. Cancellation and nonrenewal provisions

H. Supplementary payments

I. Proof of loss

J. Notice of claim

K. Other insurance

L. Subrogation

M. Loss settlement provisions including consent to settle a loss

N. Terrorism Risk Insurance Act (TRIA)

PROPERTY AND CASUALTY PRODUCER CONNECTICUT SPECIFIC CONTENT OUTLINE

State Statutes, Rules and Regulations

(30 scoreable questions plus 5 pretest questions)

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

Ref: CT Title 38a, Connecticut Regulations

A. Responsibilities of the Insurance Commissioner

1. General duties and powers

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

2. Examination of records

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

3. Hearings/notice of hearings

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

4. Penalties and fines

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

5. Cease and desist orders

Ref: 38a-817

B. Definitions

1. Insurance transaction

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

2. Insurer

Ref: 38a-1(11)

3. Reinsurance

Ref: 38a-289

4. Domestic, foreign, and alien companies

Ref: 38a-1.

5. Authorized and unauthorized companies / admitted and nonadmitted companies

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

6. Stock and mutual companies, and reciprocals

Ref: 38a-1

7. Risk retention group

Ref: 38a-250

8. Certificate of authority

Ref: 38a-41

C. Licensing

Ref: 38a-702e, 769

1. Purpose

2. Licensing Requirements

- a. Producer

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

- b. Agent

Ref: 38a-702m, 702a

- c. Broker

- d. Resident/Nonresident
Ref: 38a-782; 38a-702g, 702n; 38a-769(a)
- e. Temporary license
Ref: 38a-702j
- 3. Agent appointment/termination of contract
Ref: 38a-702m, 38a-709
- 4. Obtaining a license
 - a. Qualifications
Ref: 38a-702, 704, 782
 - b. Licenses fees and application
Ref: 38a-769, 702e
 - c. Written examinations
Ref: 38a-702e, 702d
 - d. Exemptions/exceptions
Ref: 38a-702h
 - e. License denial
Ref: 38a-702k, 702s
- 5. Maintaining a license
 - a. Continuing education
Ref: 38a-782a-2, 10, 13-15
 - b. Change of address/name change
Ref: 38a-771(a)
 - c. Fees/renewal
Ref: 38a-702f(b)(c), 784, 786(b)
 - d. License expiration
Ref: 38a-784
 - e. Suspension or revocation of licenses
Ref: 38a-774
- D. Agent responsibilities**
Ref: 38a-715, 716
 - 1. Fiduciary capacity
 - a. Premium accountability
Ref: 38a-712
 - 2. Disclosure
Ref: 38a-988
 - 3. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734
- E. Filing and approval of policy forms**
Ref: 38a-676-2, and 3
- F. Connecticut Insurance Guaranty Association Act**
Ref: 38a-838, 839
 - 1. Brokered Transactions Guaranty Fund
Ref: 38a-880
- G. Marketing practices**
 - 1. Responsibilities of the insurer
Ref: 38a-815
 - 2. Unfair claims practices
Ref: 38a-816(6)
 - 3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business

- Ref: 38a-782(b)*
- g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
- h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
- i. Coercion of borrower
Ref: 38a-816 (11)
- j. Illegal inducement
Ref: 38a-816(1)
- k. Misrepresentation on applications
Ref: 38a-816(8)
- l. Twisting
Ref: 38a-826
- 4. Return of premium
Ref: 38a-712
- H. Connecticut Insurance Information and Privacy Protection Act**
Ref: 38a-975 thru 999
- II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3**
 - B. Premium Financing**
Ref: 38a-161 to 170
 - B. Insurance Contracts**
 - 1. Renewal, Nonrenewal, Cancellation: Commercial, Homeowners, Personal Auto and Casualty Policies
Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345
 - a. Illegal declination, nonrenewal, and cancellation
Ref: 38a-358, 815, 816(9), 817(b)
 - 2. Binders
Ref: 38a-309, 322
 - C. Surplus Lines**
Ref: 38a-741
- III. STATE STATUTES, RULES AND REGULATIONS PERTINENT TO PROPERTY INSURANCE ONLY....4**
 - A. Connecticut Insurance Placement Facility/ FAIR Plan**
Ref: 38a-328-1 thru 20
 - 1. Purpose
 - 2. Definitions
 - 3. Procedures
 - 4. Eligibility
 - 5. Coverages Available
 - 6. Limits of Coverage
 - 7. Effective Date of Coverage
 - 8. Binding Authority of Agents or Borders
 - B. Standard Fire Policy**
Ref: 38a-307
 - C. Flood Insurance**
Ref: National Flood Insurance Program
 - D. Inland marine**
- IV. STATE STATUTES, RULES, AND REGULATIONS PERTINENT TO CASUALTY INSURANCE ONLY.....5**
 - A. Auto Insurance**
 - 1. Required coverages
Ref: 38a-335
 - 2. Limits
Ref: RL 14-112 (a)
 - 3. Rates/rating information

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

4. Uninsured/underinsured Motorist law

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

a. Option for additional coverage

Ref: 38a-336a

b. Insurer insolvency

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

5. Connecticut Motor Vehicle Financial Responsibility law

Ref: RL 14-112(a, b)

a. Proof of financial responsibility defined

b. Persons required to show proof

c. Penalty for noncompliance

d. Methods of satisfying financial responsibility

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

1. Purpose

2. Definitions

3. Eligibility

4. Insured's participation

5. Insurer's participation

6. Coverage and options

7. Collection of placement fee

C. Connecticut Worker's Compensation Law

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

1. Definitions

Ref: 31-275

a. Employer

b. Employee

2. Employments covered/excluded

Ref: RL 31-275(9, 10)

3. Benefits provided

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

a. Minimum duration of incapacity

b. Medical Benefits required

c. Compensation for total disability

d. Compensation for partial disability

e. Survivorship benefits

f. Burial expenses

4. Second injury fund

Ref: RL 31-349-355b

5. Claims procedures

Ref: 31-294c

**PROPERTY AND CASUALTY
CERTIFIED INSURANCE
CONSULTANT
CONNECTICUT SPECIFIC
CONTENT OUTLINE**

**State Statutes, Rules and Regulations
(50 scored questions)**

**I. CT STATUTES, RULES, AND REGULATIONS
COMMON TO LIFE, ACCIDENT AND HEALTH,
PROPERTY, AND CASUALTY 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
4. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838, 839

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

G. Marketing practices

1. Responsibilities of the insurer
Ref: 38a-815
2. Unfair claims practices
Ref: 38a-816(6)
3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business
Ref: 38a-782(b)
 - g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
 - h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower
Ref: 38a-816 (11)
 - j. Illegal inducement
Ref: 38a-816(1)
 - k. Misrepresentation on applications
Ref: 38a-816(8)
 - l. Twisting
Ref: 38a-826
4. Return of premium
Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru-999

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

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

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

Casualty Policies

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

- a. Illegal declination, nonrenewal, and cancellation
Ref: 38a-358, 815, 816(9), 817(b)

2. Binders

Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

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

A. Connecticut Insurance Placement Facility/ FAIR Plan

Ref: 38a-328-1 thru 20

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

D. Inland marine

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

A. Auto Insurance

1. Required coverages
Ref: 38a-335
2. Limits
Ref: RL 14-112(a)
3. Rates/rating information
Ref: 38a-686(b)3 thru 6
4. Uninsured/underinsured Motorist law
Ref: 38a-336; 336a, 38a-334-6(d)
 - a. Option for additional coverage
Ref: 38a-336a
 - b. Insurer insolvency
Ref: 38a-336(2)(g)(2)
5. Connecticut Motor Vehicle Financial Responsibility law
Ref: RL 14-112(a, b)
 - a. Proof of financial responsibility defined
 - b. Persons required to show proof
 - c. Penalty for noncompliance
 - d. Methods of satisfying financial responsibility

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

C. Connecticut Worker's Compensation Law

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

1. Definitions

- Ref: 31-275*
- a. Employer
 - b. Employee
2. Employments covered/excluded
Ref: RL 31-275(9, 10)
3. Benefits provided
Ref: RL 31-275(12), 283a, 294b and 294c, 295, 306 (a, b), 307, 308, 308a
- a. Minimum duration of incapacity
 - b. Medical Benefits required
 - c. Compensation for total disability
 - d. Compensation for partial disability
 - e. Survivorship benefits
 - f. Burial expenses
4. Second injury fund
Ref: RL 31-349-355b
5. Claims procedures
Ref: 31-294c

PERSONAL LINES PRODUCER GENERAL KNOWLEDGE CONTENT OUTLINE

Product Knowledge, Terms and Concepts

(75 scoreable questions plus 5 pretest questions)

I. TYPES OF PROPERTY POLICIES 10

A. Homeowners

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

B. Dwelling policies

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

C. Inland marine

- 1. Personal Articles floaters

D. National Flood Insurance Program

E. Others

- 1. Earthquake
- 2. Mobile Homes
- 3. Watercraft
- 4. Windstorm

II. TYPES OF CASUALTY POLICIES 13

A. Automobile: personal auto

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

- 7. Types of Auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - e. Newly Acquired Autos
 - f. Transportation Expense and Rental Reimbursement Expense
- 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
- 3. Commissions and compensation/ charges for extra services
Ref: 38a-702l, 702m; 38a-707, 707a, 734

E. Filing and approval of policy forms

Ref: 38a-676-2

F. Connecticut Insurance Guaranty Association Act

Ref: 38a-838, 839

- 1. Brokered Transactions Guaranty Fund

Ref: 38a-880

G. Marketing practices

1. Responsibilities of the insurer
Ref: 38a-815
2. Unfair claims practices
Ref: 38a-816(6)
3. Unfair trade practices
 - a. Rebating
Ref: 38a-825, 816(9)
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation
Ref: 38a-816(3)
 - e. False financial statements
Ref: 38a-816(5)
 - f. Controlled business
Ref: 38a-782(b)
 - g. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
 - h. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - i. Coercion of borrower
Ref: 38a-816 (11)
 - j. Illegal inducement
Ref: 38a-816(1)
 - k. Misrepresentation on applications
Ref: 38a-816(8)
 - l. Twisting
Ref: 38a-826
4. Return of premium
Ref: 38a-712

H. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975thru -999

II. STATE STATUTES, RULES AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE ONLY.....3

A. Premium Financing

Ref: 38a-161 to 170

B. Insurance Contracts

1. Renewal, Nonrenewal, Cancellation: Commercial, Homeowners, Personal Auto and Casualty Policies
Ref: 38a-307, 308(e); 38a-323, 324, 342 thru 345
 - a. Illegal declination, nonrenewal, and cancellation
Ref: 38a-358, 815, 816(9), 817(b)
2. Binders
Ref: 38a-309, 322

C. Surplus Lines

Ref: 38a-741

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

A. Connecticut Insurance Placement Facility / FAIR Plan

Ref: 38a-328-1 thru 20

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

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

B. Standard Fire Policy

Ref: 38a-307

C. Flood Insurance

Ref: National Flood Insurance Program

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

A. Auto Insurance

1. Required coverages
Ref: 38a-335
2. Limits
Ref: RL 14-112(a)
3. Rates/rating information
Ref: 38a-686(b) 3 thru 6
4. Uninsured/underinsured Motorist law
Ref: 38a-336;336a, 38a-334-6(d)
 - a. Option for additional coverage
Ref: 38a-336a
 - b. Insurer insolvency
Ref: 38a-336(2)(g)(2)
5. Connecticut Motor Vehicle Financial Responsibility law
Ref: RL 14-112(a, b)
 - a. Proof of financial responsibility defined
 - b. Persons required to show proof
 - c. Penalty for noncompliance
 - d. Methods of satisfying financial responsibility

B. Connecticut Auto Insurance Assigned Risk Plan

Ref: 38a-329

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

ALL LINES CASUALTY ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

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

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

A. General duties and powers of the Commissioners/Directors

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

B. Hearings/notice of hearings

Ref: 38a-16; 817; 818

C. Penalties and fines

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

D. Definitions

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

E. Licensing Purposes and Requirements

Ref: 38a-769; 771 thru 774

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

F. Trade Practice Law

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

G. Cancellations

Ref: 38a-307

H. Renewal/ nonrenewal

Ref: 38a-323

I. Connecticut Insurance Information and Privacy Protection Act

Ref: 38a-975 thru 999

J. Legal action against insurer

Ref: 38a-290, 307

K. Standard policy forms

Ref: 38a- 307

II. GENERAL INSURANCE.....30

Ref: Product Knowledge

A. Insurance Terms and Related Concepts

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

B. Policy Provisions

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

III. PERSONAL LINES.....18

Ref: Product Knowledge

A. Automobiles

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

B. Homeowners

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

IV. COMMERCIAL PACKAGE POLICIES.....7

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

	4. Medical payments	
	5. Connecticut minimum standards for claims-made	
	<i>Ref: 38a-327-1 thru 6</i>	
	C. Businessowners liability	
	D. Commercial automobile	
	E. Crime and Bonding	
	1. Employee Dishonesty	
	2. Theft, disappearance, and destruction	
	F. Boiler and Machinery	
	G. Inland/Ocean Marine	
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	A. Professional Liability	
	1. Errors and omissions	
	B. Umbrella/ excess liability	
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	2. Boatowners	
	D. Dram Liability	
	E. Farmers Liability	
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	A. Standard policy concepts	
	B. Coverages	
	1. Employments covered	
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	2. Covered injuries	
	3. Occupational disease	
	C. Eligibility, provisions, benefits	
	<i>Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as amended, 308, 308a</i>	
	1. Average weekly wage	
	<i>Ref: RL 31-309, 310</i>	
	D. Work-related vs. non-work-related	
	E. Forms	
	<i>Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43</i>	
	F. Notice of injury and claim	
	<i>Ref: RL 31-294b, 294c</i>	
	G. Hearings	
	<i>Ref: 31-298</i>	
	H. Managed Care/medical providers	
	<i>Ref: RL 31-279</i>	
	I. Other insurance	
	J. Second Injury Fund	
	<i>Ref: RL 31-349 thru-355b</i>	
	K. Subrogation	
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	L. Heart/ Hypertension	
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	1. Statements	
	2. Accident scene/ site investigations	
	3. Comparative Negligence	
	C. Determining Damages	
	1. Property- scope of damages	
	2. Damages	
	a. General	
	b. Special	
	c. Punitive	

D. Handling of represented parties

E. Releases

F. Statute of Limitations

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

ALL LINES EXCEPT WORKERS' COMPENSATION CASUALTY ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....12

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

A. General duties and powers of the Commissioners/Directors

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

B. Hearings/notice of hearings

Ref: 38a-16; 817; 818

C. Penalties and fines

Ref: 38a-2, 38a-2, 38a-2, 38a-317, 38a-702k, 38a-774, 38a-777

D. Definitions

1. Admitted and non-admitted
Ref: 38a-41, 38a-1, 38a-276

E. Licensing Purposes and Requirements

Ref: 38a-769; 771 thru 774

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

F. Trade Practice Law

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

G. Cancellations

Ref: 38a-307

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

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

CASUALTY ADJUSTER WORKERS' COMPENSATION ONLY CONTENT OUTLINE

(50 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....	5
<i>Ref: CT Title 38a, CT Regulations 792 (1-5)</i>	
A. General duties and powers of the Commissioners/Directors	
<i>Ref: 38a-7 through 10, 12; 38a-817</i>	
B. Hearings/notice of hearings	
<i>Ref: 38a-16; 817; 818</i>	
C. Penalties	
<i>Ref: 38a-2, 38a-702k, 38a-774</i>	
D. Definitions	
1. Admitted and non-admitted	
<i>Ref: 38a-41, 38a-1, 38a-276</i>	
E. Licensing Purposes and Requirements	
<i>Ref: 38a-769; 771 thru 774</i>	
1. Changes in license status	
<i>Ref: 38a-771; 38a-771(a)</i>	
2. Suspension and revocation	
<i>Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830</i>	
3. Expiration, nonrenewal and term of license	
<i>Ref: 38a-769; 792, 792(a)</i>	
F. Trade Practice Law	

1. Unfair Claims Settlement Practices	
<i>Ref: 38a-816(1 thru 8)</i>	
2. Fraud	
<i>Ref: 38a-356; 53a-215</i>	
3. Misrepresentation	
<i>Ref: 38a-816 (1,8)</i>	
4. Defamation	
<i>Ref: 38a-816 (3,7)</i>	
5. Complaint Handling	
<i>Ref: 38a-816 (7)</i>	
G. Cancellations	
<i>Ref: 38a-307</i>	
H. Renewal/ nonrenewal	
<i>Ref: 38a-323</i>	
I. Connecticut Insurance Information and Privacy Protection Act	
<i>Ref: 38a-975 thru 999</i>	
J. Legal action against insurer	
<i>Ref: 38a-290, 307</i>	
K. Standard policy forms	
<i>Ref: 38a-307</i>	
II. GENERAL INSURANCE.....	15
<i>Ref: Product Knowledge</i>	
A. Insurance Terms and Related Concepts	
1. Risk	
2. Hazard	
3. Indemnity	
4. Insurable interest	
5. Negligence	
6. Liability	
7. Accident	
8. Occurrence	
9. Warranties	
10. Representations	
11. Concealment	
12. Insured contract	
13. Adjuster	
14. Employer	
15. Waiver and estoppel	
16. Elements of a contract	
17. Subrogation	
B. Policy Provisions	
1. Declarations	
2. Insuring agreement	
3. Conditions	
4. Exclusions	
5. Definition of the insured	
6. Duties of the insured after a loss	
7. Proof of loss	
8. Notice of claim	
9. Subrogation/ transfer of rights of recovery	
10. Loss settlement provisions	
11. Limitations	
12. Obligations of the insurance company	
III. WORKERS' COMPENSATION.....	25
<i>Ref: Workers' Compensation Bul. No. 41; Title 31 Ch. 568</i>	
A. Standard policy concepts	
B. Coverages	
1. Employments covered	
<i>Ref: RL 31-275 (9,10)</i>	
2. Covered injuries	

3. Occupational disease	
C. Eligibility, provisions, benefits	
<i>Ref: RL 31-275(12), 283a, 295, 306, 306b, 307 as amended, 308, 308a</i>	
1. Average weekly wage	
<i>Ref: RL 31-309, 310</i>	
D. Work-related vs. non-work-related	
E. Forms	
<i>Ref: 1A-1; WWC-1; 30c; 36, 37, 42, 43</i>	
F. Notice of injury and claim	
<i>Ref: RL 31-294b, 294c</i>	
G. Hearings	
<i>Ref: RL 31-298</i>	
H. Managed Care/medical providers	
<i>Ref: RL 31-279</i>	
I. Other insurance	
J. Second Injury Fund	
<i>Ref: RL 31-349 through 355b</i>	
K. Subrogation	
<i>Ref: RL 31-293</i>	
L. Heart/ Hypertension	
IV. ADJUSTMENT PROCEDURES.....5	
A. Determining Coverages	
B. Determining liability	
1. Statements	
2. Accident scene/ site investigations	
C. Handling of represented parties	
E. Releases	
F. Statute of Limitations	
1. Contractual	
<i>Ref: 52-576; 52-581</i>	
2. Strict Liability	
<i>Ref: 52-577a</i>	

AUTO CASUALTY ADJUSTER ONLY CONTENT OUTLINE

(60 scoreable questions)

I. CT STATUTES, RULES, AND REGULATIONS COMMON TO PROPERTY AND CASUALTY INSURANCE.....10	
<i>Ref: CT Title 38a, CT Regulations 792 (1-5)</i>	
A. General duties and powers of the Commissioners/Directors	
<i>Ref: 38a-7 through 10, 12; 38a-817</i>	
B. Hearings/notice of hearings	
<i>Ref: 38a-16; 817; 818</i>	
C. Penalties and fines	
<i>Ref: 38a-2, 38a-702k, 38a-774</i>	
D. Definitions	
1. Admitted and non-admitted	
<i>Ref: Ref: 38a-41, 38a-1, 38a-276</i>	
E. Licensing Purposes and Requirements	
<i>Ref: 38a-769; 771 thru 774</i>	
1. Changes in license status	
<i>Ref: 38a-771; 38a-771(a)</i>	
2. Suspension and revocation	
<i>Ref: 38a-774; 38a-2, 792(c), 817(b,e), 830</i>	
3. Expiration, nonrenewal and term of license	

<i>Ref: 38a-769; 792, 792(a)</i>	
F. Trade Practice Law	
1. Unfair Claims Settlement Practices	
<i>Ref: 38a-816(1 thru 8)</i>	
2. Fraud	
<i>Ref: 38a-356; 53a-215</i>	
3. Misrepresentation	
<i>Ref: 38a-816 (1,8)</i>	
4. Defamation	
<i>Ref: 38a-816 (3,7)</i>	
5. Complaint Handling	
<i>Ref: 38a-816 (7)</i>	
G. Cancellations	
<i>Ref: 38a-307</i>	
H. Renewal/ nonrenewal	
<i>Ref: 38a-323</i>	
I. Connecticut Insurance Information and Privacy Protection Act	
<i>Ref: 38a-975 thru 999</i>	
J. Legal action against insurer	
<i>Ref: 38a-290, 307</i>	
K. Standard policy forms	
<i>Ref: 38a-307</i>	
II. GENERAL INSURANCE.....20	
<i>Ref: Product Knowledge</i>	
A. Insurance Terms and Related Concepts	
1. Risk	
2. Hazard	
3. Indemnity	
4. Insurable interest	
5. Actual Cash Value	
6. Negligence	
7. Liability	
8. Accident	
9. Occurrence	
10. Burglary	
11. Robbery	
12. Theft	
13. Mysterious disappearance	
14. Binders	
15. Warranties	
16. Representations	
17. Concealment	
18. Bodily injury liability	
19. Property injury liability	
20. Personal injury liability	
21. Limits of liability	
22. Deductible	
23. Insured contract	
24. Adjuster	
25. Employer	
26. Tortfeasor	
27. Waiver and estoppel	
28. Claims made policy form	
29. Elements of a contract	
30. Subrogation	
B. Policy Provisions	
1. Declarations	
2. Insuring agreement	
3. Conditions	
4. Exclusions	

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

III. PERSONAL LINES.....16

Ref: Product Knowledge

A. Automobiles

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

IV. ADJUSTMENT PROCEDURES.....14

A. Determining Coverages

B. Determining liability

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

C. Determining Damages

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

D. Handling of represented parties

E. Releases

F. Statute of Limitations

1. Automobile
Ref: 52-577
2. Contractual
Ref: 52-576; 52-581
3. Personal injury
Ref: 52-584

4. Strict Liability
Ref: 52-577a
5. Products Liability
Ref: 52-577a; 52-584
6. Dram Shop
Ref: 30-102 (a)
7. Municipality
Ref: 7-465; 7-101a

SURETY BAIL BOND AGENT CONTENT OUTLINE

(60 scoreable questions)

I. GENERAL DUTIES AND DEFINITIONS20

A. Bail Bond Terminology

Ref: 38a-660(a) (1-9)

B. Legal Definitions

Ref: Black's Law Dictionary/Dictionary of Insurance Terms

1. Acquit
2. Adjudicate
3. Capital Offense
4. Collateral
5. Conviction
6. Defendant
7. Disposition
8. Exoneration
9. Extradition
10. Felony
11. Fugitive
12. Hearing
13. Incarceration
14. Indictment
15. Misdemeanor
16. Mittimus
17. Premium
18. Power of Attorney
19. Recognizance
20. Suspend
21. Warrant
22. Writ

C. Licensing

Ref: 38a-660(b)-(o), 38a-769

1. Persons to be licensed
 - a. Surety bail bond agent
Ref: 38a-660(a)(9)
2. Obtaining a license
 - a. Qualifications and moral conduct
Ref: 38a-660(e-i), 38a-769
 - b. Written examinations
Ref: 38a-769(c), 38a-660(g)
 - c. Completion of approved pre-licensing course
Ref: 38a-660(j)
 - d. License denial and disqualifying offenses
Ref: 38a-660(a)(3), (h)(3)
3. Agent Appointment
Ref: 38a-660(f) (1-3)
4. Maintaining a license
 - a. Report change of name, address / admin action, bankruptcy
38a- 660(m)(1-2), Ref:38a-771(a)

- b. Fees/ renewal
Ref: 38a-660(l), 38a-769(i)
- c. License expiration
Ref: 38a-660(i)
- d. Suspension, revocation, fines
Ref: 38a-2, 38a-660l, 38a-774, 817(b)(e)

D. Marketing practices

- 1. Unfair and prohibited practices
 - a. Rebating
Ref: 38a-660j(3-5), 38a-825
 - b. Misrepresentation
Ref: 38a-816(1,8), 826
 - c. False advertising
Ref: 38a-816(1,2)
 - d. Defamation of insurer
Ref: 38a-816(3)
 - e. Boycott, coercion, intimidation
Ref: 38a-816(4,5)
 - f. Unfair discrimination
Ref: 38a-816(10, 12, 13)
 - g. Illegal inducement
Ref: 38a-816(1)
 - h. Fraud
Ref: 38a-816(8)

II. PRINCIPLES AND PRACTICES... 20

- A. Bail Bond Procedures
 - 1. Bail bond premium rates
Ref: 38a-660b(a)
 - 2. Premium financing arrangements
Ref: 38a-660c
 - 3. Collateral Security or other indemnity
Ref: 38a-660g
 - 4. Return of collateral security or other indemnity
Ref: 38a-660h
 - 5. Fiduciary duty / Record keeping
Ref: 38a-14, 38a-660d, 38a-769(h)
 - 6. Records of bail bonds
Ref: 38a-14, 38a-660e, 38a-769(h)
 - 7. Build-up funds
Ref: 38a-660f
 - 8. Monthly bail bond certifications
Ref: 38a-660b(b)
 - 9. Supplies to person other than licensed and appointed surety bail bond agent
Ref: 38a-660i
 - 10. Prohibited acts
Ref: 38a-660j
 - 11. Designation of surety upon surrender, suspension, revocation of license
Ref: 38a-660l
 - 12. Regulations
Ref: 38a-660m

III. Fiduciary Responsibilities.....10

- A. Bail bond execution records
 - 1. Defendant authorization form
 - 2. Appearance bond application
 - 3. Power of attorney
 - 4. Indemnity agreement
 - 5. Premium financing agreement

- 6. Premium receipts
- 7. Collateral receipts
- 8. Return of collateral receipts
- 9. Civil action filings
- B. License renewal due date and fee
Ref: 38a-11, 38a-660(i,l), 38a-769(i)
- C. Annual assessment examination, fee, due date
Ref: 38a-660(k)(1)(A-C)
- D. Insurance data security law
Ref: 38a-38(c)
- E. Forfeitures
Ref: 38a-54-65a, 38a-660g(e)(1-3)

IV. SURETY CONTRACTS.....10

- A. Elements of a legal contract
 - 1. Offer and acceptance
 - 2. Consideration
 - 3. Competent parties
 - 4. Legal purpose
- B. Authority
 - 1. Express
 - 2. Implied
 - 3. Apparent
- C. Obligation of the surety
- D. Parties to surety bond
 - 1. Principal
 - a. Indemnitor for principal
 - b. Indemnity agreement
 - 2. Oblige
 - 3. Surety
- E. Premiums and terms of obligations
 - 1. Surety
 - 2. Fidelity
- F. Power of attorney
- G. Concealment

SURPLUS LINES BROKER CONTENT OUTLINE

(60 scoreable questions)

I. GENERAL INSURANCE DEFINITIONS.....10

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

II. SURPLUS LINES MARKETS.....2

- A. United States nonadmitted market
- B. London market
 - 1. Lloyd's brokers
 - 2. United States trust fund
 - 3. Underwriters
- C. Nonstandard (substandard lines or capacity)

problems)	
1. Property	
2. General liability	
3. Professional liability	
D. Insurance exchanges	
III. POLICIES, COVERAGES, FORMS.....20	
A. Commercial General Liability	
B. Building and Personal Property	
C. Claims Made	
D. Extended coverage	
E. Employee Dishonesty	
F. Liability	
1. Contingent	
2. Umbrella	
3. Contractual	
G. Builder's Risk	
IV. SURPLUS LINES LICENSING.....14	
A. Responsibilities of the Insurance Commissioner	
1. General duties and powers	<i>Ref: 38a-7,8,9,10,12, 740</i>
2. Examination of records	<i>Ref: 38a-14, 38a-769(f)</i>
3. Hearings/notice of hearings	<i>Ref: 38a-16; 38a-817, 818</i>
4. Penalties and fines	<i>Ref: 38a-2, 38a-702k, 38a-774, 38a-777</i>
5. Cease and desist orders	<i>Ref: 38a-817.....</i>
B. Forms and Filings	
C. Required bonds	
D. Licensing	
<i>Ref: 38a-769, 794</i>	
1. Purpose	
2. Persons required to be licensed	
a. Surplus lines broker	
b. Resident / Nonresident	
c. Brokerage business	<i>Ref: 38a-880</i>
3. Agent appointment/termination of contract	
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	i. Coercion of borrower
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(60 scoreable questions)

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2. Obtaining a license
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 - d. License denial
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 - b. Fees/ renewal
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Ref: 38a-816(4,5)
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 - e. Illegal inducement
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K. Rocker Panels

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2. Cooling System

3. Electrical System/ Computers

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6. Brakes/ ABS

7. Steering

8. Suspension

9. Transmission

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O. Glass, Interior, and Paint

P. Vehicle Identification Number (VIN)