Before paying for your examination registration, be sure you understand the contents of this bulletin. Please retain and use it as a reference when contacting PSI.

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121
www.psiexams.com

NEW YORK

STATE INSURANCE DEPARTMENT
CANDIDATE INFORMATION BULLETIN

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EFFECTIVE AUGUST 1, 2009

Please refer to our website to check for the most updated information at www.psiexams.com

 Revised 5/1/09

EXAMINATIONS BY PSI LICENSURE:CERTIFICATION

This Candidate Information Bulletin provides you with information about the examination and licensing process for individuals who wish to operate as insurance agents, brokers and consultants, independent adjusters and public adjusters, and others, as defined in New York Insurance Laws.

The New York State Insurance Department has contracted with PSI licensure:certification (PSI) to conduct the examination program. PSI provides examinations through a network of computer examination centers in New York. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

LICENSING PROCESS

All questions about licensure should be directed to:

New York State Insurance Department
One Commerce Plaza, Suite 2003
Albany, NY 12257
Phone: 518.474.6630
www.ins.state.ny.us
licensing@ins.state.ny.us

The Department is authorized to license individuals who wish to operate as insurance agents, brokers and consultants, independent adjusters and public adjusters, and others, as defined in New York Insurance Laws.

The steps to become licensed are:

1. Complete any prelicensing education requirements.
2. Pass a licensing examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to the insurance profession and the services you will sell or represent to the public.
3. Submit a completed license application to the Department **within two** years of passing your exam.

The Department reviews your application packet, verifies that you have nothing in your background that should prohibit you from being licensed, and then issues the appropriate license.

PRELICENSING EDUCATION REQUIREMENTS

Prelicensing education requirements have been established to ensure that license candidates have a minimum level of knowledge about the insurance marketplace and related New York State laws and regulations.

Prelicensing requirements are as follows:

License	Minimum Hours Required
Life, Accident and Health Agent	40 hours
Life Agent **only**	20 hours
Accident and Health Agent **only**	20 hours
Personal Lines Agent	40 hours
Property/Casualty Agent	90 hours
Property/Casualty Broker	90 hours **or ***
Personal Lines Broker	40 hours **or ***
Life, Accident and Health Broker	40 hours **or ***
Life Broker **only**	20 hours **or ***
Accident and Health Broker **only**	20 hours **or ***
Public Adjusters	40 hours **or ***

*__*Statement of Employer in lieu of Prelicensing Education.__ If applying for a broker license, you may submit a Statement of Employer form to the Department in lieu of completing a Prelicensing course. The Statement of Employer must document that you have been regularly employed by a New York licensed insurance company, broker or agent for no less than one year during the three years preceding the date of application, and have been employed (a) in the case of a property casualty broker, in reasonable insurance duties relating to the underwriting or adjusting of losses in any one of the following lines of insurance: fire, marine, liability, Workers' Compensation, or fidelity and surety; or (b) in the case of a life broker, in responsible insurance duties relating to the use of life insurance, accident and health insurance and annuity contracts, or in the design and administration of plans for estate conservation and distribution, employee benefits and business continuation.*

If applying for a public adjuster license you may submit a Statement of Employer form to the Department in lieu of completing a Prelicensing course. The Statement of Employer must document that you have been regularly employed in the insurance business for no less than one year in duties involving sales, underwriting or claims, or other experience considered sufficient by the Superintendent.

Prelicensing education providers. Prelicensing providers are approved by the Department to teach appropriate and meaningful courses that will enable potential licensees to become familiar with the requirements prescribed by insurance law. A list of approved providers and courses is available on the Department's Web site at **www.ins.state.ny.us** or by calling the Department at 518.474.6630.

Prelicensing Education School Certificate. Once you complete a prelicensing course, the course provider will issue you a School Certificate to certify your satisfactory completion of the prelicensing education requirement. This certificate is good for a lifetime and is your evidence that you successfully completed the course. You must retain this certificate in your records.
Evidence that you possess a school certificate must be presented when you submit a license application.

Exemptions from prelicensing education. Individuals with a CLU or CPCU designation are exempt from the prelicensing education requirements for agents and brokers. In addition, these individuals only need to take the Laws and Regulations examination (**10-73** Life and Health Laws and Regulations or **10-74** Property and Casualty Laws and Regulations) in order to be licensed.

AGENT LICENSES

The following table shows the agent licenses that require applicants to pass an examination before licensing, and the series number of the required examination.

License	Examination Series
Life Agent	10-51
Accident and Health Agent	10-52
Property Casualty Agent	10-53
Personal Lines Agent	10-54
Bail Bond Agent	10-59
Mortgage Guaranty Agent	10-60

Note: PSI offers a combined Life, Accident, and Health examination (**10-55**) for those wishing to apply for **both** the Life, and Accident and Health licenses at the same time.

Exempt from agent licensing examinations. You may be exempt from examination requirements if:

- You previously passed an agent or broker examination and were licensed as an agent within the two years immediately preceding your application or you are currently licensed as a broker in the same lines of insurance for which you are applying.
- You are a travel accident or baggage agent only who is a ticket-selling agent or representative of a railroad, steamship or other public carrier and will act as an insurance agent only in the issuance of accident insurance tickets or baggage insurance tickets primarily for the purpose of covering the risk of travel.

Exempt from agent licensing. You may be exempt from agent licensing if you meet the following criteria as specified in NYS Insurance Law:

- You are a regular salaried officer or employee of an insurance company.
- You are representing only a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state.

BROKER LICENSES

The following table shows the broker licenses that require applicants to pass an examination before licensing, along with the series number of the required examination.

License	Examination Series
Property Casualty Broker	10-56
Personal Lines Broker	10-54
Life Broker	10-51

Exempt from broker licensing examinations. You may be exempt from examination requirements if you have previously passed an agent or broker examination and were licensed as a broker within the two years immediately preceding the application or you are currently licensed as an agent in the same lines of insurance for which you are applying.

Note: If you are seeking an Excess Lines Broker license, Section 2105 of the Insurance Law requires that an Excess Line Broker first be licensed as a Property Casualty broker under Section 2104. You can access the Excess Line Broker licensing application and information online at www.ins.state.ny.us or email licensing@ins.state.ny.us with further questions on licensing requirements.

ADJUSTER LICENSES

Public Adjusters investigate and adjust, on behalf of the insured, claims connected with losses from the following risks enumerated in the Insurance Law Sections 1113(a): 4 (fire); 5 (miscellaneous property); 6 (water); 7 (burglary and theft); 8 (glass); 9 (boiler and machinery); 10 (elevator); and 20 (B)(C) (marine and inland marine). **If you wish to apply for a Public Insurance Adjuster license, you need to pass examination 10-62**.

Independent Adjusters act on behalf of the insurer in the work of investigating and adjusting claims. Independent adjusters can be licensed in the following lines of insurance.

The following table shows the independent adjuster licenses that require applicants to pass an examination before licensing, and the corresponding series number of the required examination.

Independent Adjuster License	Examination Series
Accident and Health	10-63
Automobile	10-66
Aviation	10-67
Casualty	10-65
Fidelity and Surety	10-68
Fire	10-64
Inland Marine	10-69
General	10-70
Auto Damage or Theft Appraisal	10-71
Motor Vehicle No Fault and Workers' Compensation Health Services Charges	10-72

Exempt from adjuster licensing examinations. You may be exempt from examination requirements if you have previously passed an adjuster examination and were licensed as an adjuster within the two years immediately preceding the application.

Exempt from adjuster licensing. You may be exempt from adjuster licensing if you are an insurance company employee, lawyer, broker, etc. and are adjusting for your company only (Insurance Law Section 2101(g)(1) and (2)).

If you intend to adjust on behalf of multiple insurance companies, you must obtain an adjuster license.

CONSULTANT LICENSES

A Life Insurance Consultant or Property & Casualty Insurance Consultant provides expert and professional advice on insurance to clients. Licensed Consultants cannot sell, solicit or negotiate an insurance policy as to do so would require licensing as an Agent or Broker.

Life Insurance (Life) Consultants must pass **Exam 10-57**. Licensed Life Consultants are authorized to act by providing clients expert advice on the following lines of insurance:

- Life Insurance
- Annuities
- Accident & Health

Property & Casualty Insurance (General) Consultants must pass **Exam 10-58**. Licensed General Consultants are authorized to act by providing clients expert advice on the following lines of insurance:

1. Animal insurance
2. Boiler & Machinery insurance
3. Burglary and Theft insurance
4. Collision insurance
5. Credit insurance
6. Elevator insurance
7. Fidelity and Surety insurance
8. Fire insurance
9. Glass insurance
10. Marine and Inland Marine insurance
11. Marine Protection and Indemnity insurance
12. Miscellaneous Property insurance
13. Mortgage Guaranty insurance
14. Motor Vehicle and Aircraft Physical Damage insurance
15. Personal injury liability insurance
16. Property Damage Liability insurance
17. Residual Value insurance
18. Title insurance
19. Water Damage insurance
20. Workers' Compensation and Employers Liability insurance

Exempt from consultant licensing examinations. You may be exempt from consultant examination requirements if:

- You are applying for a General Consultant license and are currently licensed as a Property/Casualty agent or broker, or you are applying for a Life Consultant license and are currently licensed as a Life, Accident & Health agent or broker.
- You are applying for a General Consultant license and hold a CPCU, FCAS or ACAS designation or you are applying for a Life Consultant license and hold a CLU, FAS or ASA designation.
- You previously passed the examination and were licensed within the two years immediately preceding the application date.

LICENSE REQUIREMENTS BASED ON RESIDENCY

Requirements for licensing vary depending on whether you are a resident or nonresident.

A **resident licensee** is one who has declared New York as the Home State.

A **nonresident licensee** is one who has declared a state **other** than New York as the Home State **and** is licensed in good standing for the lines of authority for which one is applying for in New York.

Home State is defined as the District of Columbia or any state or territory of the United States in which the applicant maintains a principal place of residence or principal place of business.

Resident licensing requirements

Generally, to qualify to receive a New York resident insurance license, you must:

- Be at least 18 years old.
- Complete any necessary prelicensing education requirements (see Page 2).
- Pass the appropriate license examination(s), if required (see Page 3).
- Apply to the Department for a license **within two years** of passing your examination.
- Pay the appropriate licensing fee.

Nonresident licensing requirements

If you wish to obtain a New York state nonresident license, you must submit a New York license application and the appropriate fees. You must currently be licensed and in compliance in your declared home state.

Note: Your license information **must** be included in the National Producer Database; if not, Certification from your Home State must be submitted with the application.

There is no reciprocity in regard to licensing adjusters. All adjuster applicants must pass the New York examination.

Producer applicants relocating to New York State. If you are currently licensed or have been licensed in another state and are relocating to New York, the education and examination requirements may be waived by submitting the New York resident license application with a currently dated (within 30 days) Letter of Certification or Letter of Clearance from the former home state. The Letter of Certification or Letter of Clearance must indicate that the applicant has been licensed in the areas of insurance that is being applied for in New York and that the license has been in good standing within the last 90 days.

National Insurance Producer Registry (NIPR). New York is a participating state in the NIPR, an affiliate of the National Association of Insurance Commissioners (NAIC). This database of producer information links the licensing systems of participating states, facilitating the exchange of electronic information. If you wish to file a nonresident individual agent or broker license in multiple states, you may do so quickly and easily, in one transaction, through NIPR. For more information, log on to the NIPR Web site at **www.licenseregistry.com** or call 816.783.8468.

EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

All questions and requests for information about examinations should be directed to PSI.

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121
(800) 733-9267 • Fax (702) 932-2666
www.psiexams.com

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee.

- The registration form is valid for 1 examination.
- There is no limit to the number of times you may take an examination.

English as a Second Language (ESL) candidates must call PSI at (800) 733-9267 to schedule for their examination, if they wish to receive additional time. Please do not schedule online, as you will not receive the additional time.

EXAMINATION FEES

Examination fee $49

NOTE: EXAMINATIONS FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

INTERNET REGISTRATION

For the fastest and most convenient test scheduling process, PSI recommends that candidates register for their examinations using the Internet. In order to register over the Internet, candidates will need to have a valid MasterCard or Visa. Candidates register online by accessing PSI's registration website at www.psiexams.com. Internet registration is available 24 hours a day. In order to register by Internet, complete the steps below. For internet registration, you will need a valid VISA or MasterCard.

1. Log onto PSI's website and complete the associated registration form online and submit your information to PSI via the Internet.

2. Upon completion of the online registration form, you will be given the available examination dates and locations for scheduling your examination. Select your desired testing date

TELEPHONE REGISTRATION

The second fastest method of scheduling is via the telephone with PSI's Interactive Voice Response system (IVR) during non-business hours, or through live registrars during business hours. For telephone registration, you will need a valid VISA or MasterCard.

1. Complete the Examination Registration Form, including your credit card number and expiration date, so that you will be prepared with all of the information needed to register by telephone.

Call (800) 733-9267, 24 hours a day and register using the Automated Registration System. Otherwise, PSI registrars are available Monday through Friday, between 7:30 am and 8:00 pm and Saturday, between 11:00 am and 5:00 pm, Eastern Time, to receive the information listed on your Examination Registration Form and schedule your appointment for the examination.

FAX REGISTRATION

For Fax registration, you will need a valid VISA or MasterCard.

Complete the Examination Registration Form, including your credit card number and expiration date.

1. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

2. If your information is incomplete or incorrect, it will be returned for correction.

Please allow 4 business days to process your Registration. After 4 business days, you may call PSI to schedule the examination, (800) 733-9267.

STANDARD MAIL REGISTRATION

For those desiring to make payment for their examination using **cashiers checks** or **money orders**, or for those that simply do not wish to provide credit card information over the phone or Internet, you must use the Standard Mail Registration. In order to register, please follow the steps below.

1. Complete the PSI registration Form, and appropriate examination fee to PSI. Payment of fees can be made by money order or cashier's check. Money orders or cashier's checks should be made payable to PSI. Print your name on your cashier's check or money order to ensure that your fees are properly assigned. **CASH, COMPANY CHECKS, PERSONAL CHECKS ARE NOT ACCEPTED.**

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BE SURE TO READ ALL DIRECTIONS CAREFULLY BEFORE COMPLETING THE EXAMINATION REGISTRATION FORMS. IMPROPERLY COMPLETED FORMS WILL BE RETURNED TO YOU UNPROCESSED.

2. Please allow 2 weeks to process your Registration. After 2 weeks, you may call PSI to schedule the examination, (800) 733-9267.

CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your *cancellation notice is received 2 days before the scheduled examination date*. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the Internet, automated telephone system (IVR), or call PSI and speak to a Customer Service Representative.

SCHEDULING A RE-EXAMINATION

In order to retest, you must re-register following the steps for registration and scheduling as outlined earlier. You may re-register over the Internet, telephone or by mail. Once registered, you can reschedule for your re-examination.

MISSED APPOINTMENT OR LATE CANCELLATION

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at www.psiexams.com.

EXAMINATION SITE LOCATIONS

The Insurance examinations are administered at the examination centers listed below:

ALBANY
1 COLUMBIA CIRCLE, SUITE 205
ALBANY, NY 12203
FROM NORTH: I-87 S TO EXIT 2E. TURN RIGHT ON RT 5 CENTRAL AVENUE. TURN RIGHT ON FULLER ROAD. TURN RIGHT ONTO WASHINGTON AVENUE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN.
FROM SOUTH AND WEST: THRUWAY EXIT 24, TAKE I-87 NORTH TO EXIT 2E. GO RIGHT ON RT 5 CENTRAL AVE. TURN RIGHT ON FULLER ROAD. TURN RIGHT ONTO WASHINGTON AVENUE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN.
FROM EAST: I-90 EXIT 2 FULLER ROAD, TURN LEFT. TAKE THE 1ST RIGHT ONTO WASHINGTON AVE EXIT. TURN LEFT ONTO COLUMBIA CIRCLE W DR. TAKE THE 2ND RIGHT. TURN LEFT AT THE STOP SIGN. PSI IS THE 1ST BUILDING ON RIGHT.

BINGHAMTON
520 COLUMBIA DR., SUITE 104
JOHNSON CITY, NY 13790
FROM 678N, TAKE THE NEW ENGLAND/GEO WASHINGTON BR/TRIBORO BR/CROSS BRONX EXP/BRUCKNER EXP EXIT ONTO I-95 S TOWARD GEO WASHINGTON BR/TRIBORO BR/CROSS BRONX EXP/BRUCKNER EXP. TAKE EXIT #69/GARDEN STATE PARKWAY/HACKENSACK/PATERSON ONTO I-80W. TAKE THE I-80 WEST EXPRESS LEFT EXIT ONTO I-80 EXPRESS LN W. CONTINUE ON I-80 W (PORTIONS TOLL). TAKE EXIT #293/SCRANTON ONTO I-380N. TAKE THE BINGHAMTON EXIT ONTO I-81N, BEAR LEFT ON RT-17W. TAKE EXIT #7 ON/SHOPPING MALL ONTO RT-201N. CONTINUE ON REYNOLDS RD, TURN RIGHT ON FAIRVIEW ST. TURN LEFT ON COLUMBIA DR.

BUFFALO
AIRPORT COMMERCE PARK
305 CAYUGA ROAD, SUITE 210
CHEEKTOWAGA, NY 14225
FR US-219 N, TAKE RAMP LEFT ONTO I-90E TOWARD THRUWAY/BUFFALO. TAKE EXIT #51E/AIRPORT ONTO RT-33E. TURN LEFT ON UNION RD (RT-277). TURN RIGHT ON MARYVALE DR. TURN LEFT ON CAYUGA RD (CR-245).
FROM WEST
TURN LEFT ON WASHINGTON ST (RT-96) AND CONTINUE TO FOLLOW RT-96. TAKE RAMP ONTO STATE ROUTE 14 (RT-14) TOWARD RT-14N (PORTIONS TOLL). TURN LEFT TO TAKE RAMP ONTO I-90W TOWARD I-90/BUFFALO (TOLL APPLIES). TAKE EXIT #49/DEPEW/LOCKPORT (PORTION TOLL). TURN RIGHT ON TRANSIT RD (RT-78). TURN RIGHT ON GENESEE ST (RT-33). TURN RIGHT ON CAYUGA RD (CR-245).

FISHKILL
ALL SPORT OFFICE BUILDING
21 OLD MAIN ST., SUITE 205
FISHKILL, NY 12524
FROM NORTHWEST
TURN RIGHT ON BOSTON STATE RD (RT-391). TURN RIGHT TO TAKE RAMP ONTO US-219N. TAKE LEFT RAMP ONTO I-90E TOWARD THRUWAY/BUFFALO (PORTIONS TOLL). BEAR RIGHT ON I-87 S (TOLL APPLIES). TAKE EXIT #17/NEWBURGH (I-84)/STEWART AIRPORT ONTO UNION AVE (RT-300) TOWARD I-84 (PORTIONS TOLL). TAKE RAMP ONTO I-84E TOWARD BEACON (PORTIONS TOLL). TAKE EXIT #12/FISHKILL. TURN LEFT ON RT-52 AND BEAR RIGHT ON MAIN ST.

GLENDALE (QUEENS)
THE SHOPS AT ATLAS PARK
71-19 80TH ST, SUITE 8307
GLENDALE, NY 11385
FROM I-678 S, TAKE THE J ROBINSON PKWY EXIT- EXIT 7. TAKE THE FOREST PARK DR EXIT- EXIT 4- TOWARD MYRTLE AVE / WOODHAVEN BLVD. TAKE THE RAMP TOWARD MYRTLE AVE / WOODHAVEN BLVD. TURN SLIGHT RIGHT ONTO FOREST PKWY / PARK DR. TURN RIGHT ONTO MYRTLE AVE. TURN LEFT ONTO 80TH ST. GO TO 2ND LIGHT PAST MYRTLE AVE OVER SMALL OVERPASS MAKE A RIGHT INTO ATLAS PARK. MAKE A RIGHT AT STOP SIGN TO GET INTO PARKING LOT. ONCE PARKED, GO TO TOP FLOOR OF PARKING LOT, TURN RIGHT AND WALK UNTIL YOU SEE "AMISH MARKET" GO TO NEXT BUILDING TO BUSINESS OFFICES, TAKE ELEVATOR TO THE 3RD FLOOR.

HAUPPAUGE/LONG ISLAND
140 ADAMS AVE., SUITE B-13
HAUPPAUGE, NY 11788
FROM WEST
TAKE RAMP LEFT ONTO I-495E TOWARD L I EXPWY/EASTERN L I. TAKE EXIT #53/SAGTIKOS STATE PKY/BAY SHORE/SUNKEN MEADOW PK ONTO EXPRESS DR S. TAKE RAMP TOWARD WICKS RD. TURN LEFT ON WICKS RD (CR-7). TURN RIGHT ON MOTOR PKY (CR-67E). TURN LEFT ON ADAMS AVE.
FROM NORTH
TURN LEFT ON GENESEE ST (RT-63). CONTINUE ON MT MORRIS RD (US-20A) AND BEAR LEFT ON RT-63. CONTINUE ON MT MORRIS GENESEO RD (RT-408). TURN LEFT TO TAKE RAMP ONTO I-390 S. CONTINUE ON I-86E. CONTINUE ON RT-17 E. CONTINUE ON I-81 S. TAKE EXIT #187/CARBONDALE (US-6E) MT POCONO (I-380S) ONTO I-380S TOWARD I-380 S/I-84 E/US-6E. TAKE LEFT EXIT #1B/STROUDSBURG ONTO I-80E AND BEAR RIGHT ON I-295 S (PORTIONS TOLL). TAKE THE EASTERN L I/CROSS IS PKWY EXIT ONTO CROSS ISLAND PKY S. TAKE EXIT #53/SAGTIKOS STATE PKY/BAY SHORE/SUNKEN MEADOW PK ONTO EXPRESS DR S. TAKE RAMP TOWARD WICKS RD. TURN LEFT ON WICKS RD (CR-7). TURN RIGHT ON MOTOR PKY (CR-67E). TURN LEFT ON ADAMS AVE.

JAMESTOWN
19 EAST THIRD STREET
JAMESTOWN, NY 14701
FROM EAST
TURN RIGHT ON STATE HIGHWAY 8 (RT-8), CONTINUE TO FOLLOW RT-8, TAKE RAMP ONTO I-88W TOWARD BINGHAMTON, CONTINUE ON I-81S, TAKE THE OWEGO/ELMIRA EXIT ONTO RT-17W, CONTINUE ON I-86W, TAKE EXIT #12/JAMESTOWN, TURN LEFT ON RT-60, CONTINUE ON

N MAIN ST, TURN LEFT ON RT-60, CONTINUE ON N MAIN ST, TURN LEFT ON E 3RD ST, ARRIVE ON THE LEFT.

MANHATTAN
192 LEXINGTON, STE 1204
MANHATTAN, NY 10016
FROM EAST
TAKE #6 TRAIN TO 33RD STREET STATION. GET OFF AND WALK ONE BLOCK EAST TO LEXINGTON AVE, THEN OVER TO 32 & 31ST STREET.

NEW ROCHELLE
145 HUGUENOT ST, STE 220
NEW ROCHELLE, NY 10801
FROM I-95 N / NEW ENGLAND TRWY, TAKE EXIT 16 TOWARD CEDAR ST. TURN LEFT ONTO GARDEN ST. TURN RIGHT ONTO CROSS WESTCHESTER AVE. CROSS WESTCHESTER AVE BECOMES CEDAR ST. TURN SLIGHT RIGHT ONTO HUGUENOT ST

PLATTSBURGH
14 HEALEY AVE, STE G
PLATTSBURGH, NY 12901
FROM WEST
TURN RIGHT ON W MAIN ST (RT-22B). CONTINUE TO FOLLOW RT-22B. CONTINUE ON RT-3. TURN RIGHT ON HEALEY AVE.
FROM SOUTH
TURN LEFT ON MAPLE ST (US-9). CONTINUE TO FOLLOW US-9 AND TURN RIGHT ON STOWERSVILLE RD (CR-12). TURN LEFT TO TAKE RAMP ONTO I-87N, TAKE EXIT #37/PLATTSBURGH/SARANAC AKE. TURN RIGHT ON BLAKE RD (RT-3). CONTINUE TO FOLLOW RT-3. TURN RIGHT ON HEALEY AVE.

ROCHESTER
1465 JEFFERSON RD.
ROCHESTER, NY 14623

FROM 104W TAKE 390S. FOLLOW 390S TO THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE 2ND SAGINAW DR ENTRANCE.

FROM 104E TAKE 590S TO 390S (THE RAMP UP AND TO THE RIGHT). GET OFF AT THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM 490W TAKE 390S. FOLLOW 390S TO JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM 490E TAKE 590S. FOLLOW 590S TO 390S (THE RAMP UP AND TO THE RIGHT). THEN GET OFF AT THE JEFFERSON RD EXIT. TURN LEFT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

FROM THRUWAY 90, GET OFF AT E 46. GET ON 390N. GET OFF AT THE JEFFERSON RD EXIT. TURN RIGHT ONTO JEFFERSON RD. TURN RIGHT ONTO THE SECOND SAGINAW DR ENTRANCE.

TURN LEFT INTO THE 2ND DRIVEWAY (YOU WILL SEE A SIGN ON THE DOOR FOR PSI TESTING). PARK IN THE LOT ON THE RIGHT HAND SIDE.

ROME
301 N. WASHINGTON ST., SUITE 3000
ROME, NY 13440
FROM NY STATE THRUWAY, TAKE EXIT 32. RIGHT TURN ON 233 N. TAKE ROUTE 233 TO 26 NORTH. TAKE 26 NORTH TO ROUTE 46 NORTH.

SYRACUSE
FIRST REPUBLIC OFFICE PARK
445 ELECTRONICS PARKWAY BLDG. 2, STE 208
LIVERPOOL, NY 13088
FROM SOUTH
TURN LEFT ON STATE HIGHWAY 320 (RT-320). TURN RIGHT ON RT-12. TURN LEFT ON CR-44. TURN RIGHT ON RT-23 AND BEAR RIGHT ON CR-16. TURN RIGHT ON RT-26. TURN LEFT ON RT-80. TURN RIGHT ON RIPPLETON RD (RT-13). TURN LEFT ON US-20 AND BEAR RIGHT ON RT-92. CONTINUE ON E GENESEE ST (RT-5) AND TAKE RAMP ONTO I-481N. TAKE EXIT #6/THRUWAY ONTO I-90W TOWARD BUFFALO (TOLL APPLIES). TAKE EXIT #37/ELECTRONICS PKY (CR-148 S).
ONCE YOU GET OFF I-90, YOU WILL SEE A HOLIDAY INN ACROSS THE STREET. THE HOLIDAY INN ADDRESS IS 441. GO INTO THE HOLIDAY INN PARKING LOT HEAD TOWARDS THE RIGHT SIDE OF THE BUILDING. THERE WILL BE TWO OTHER OFFICE BUILDINGS TO YOUR RIGHT. THE BUILDING THAT SAYS ADP ON THE FRONT IS 445, BUILDING #2 AND PSI IS LOCATED ON THE 2ND FLOOR, SUITE 208.

FROM I-81 NORTH, TAKE EXIT #25/ 7TH NORTH ST. VEER RIGHT ONTO 7TH NORTH ST. CONTINUE STRAIGHT UNTIL YOU RUN INTO ELECTRONICS PKWY. THERE WILL BE A HOLIDAY INN DIRECTLY IN FRONT OF YOU. THE HOLIDAY INN ADDRESS IS 441. GO INTO THE HOLIDAY INN PARKING LOT HEAD TOWARDS THE RIGHT SIDE OF THE BUILDING. THERE WILL BE TWO OTHER OFFICE BUILDINGS TO YOUR RIGHT. THE BUILDING THAT SAYS ADP ON THE FRONT IS 445, BUILDING #2 AND PSI IS LOCATED ON THE 2ND FLOOR, SUITE 208.

WATERTOWN
120 WASHINGTON ST., STE 301
WATERTOWN, NY 13601
FROM I-81 NORTH, TAKE EXIT 45 AND TURN RIGHT ONTO ROUTE 3/ ARSENAL STREET TO DOWNTOWN. TURN RIGHT ONTO ROUTE 11S/ WASHINGTON STREET. AT END OF FIRST BLOCK, TURN RIGHT ONTO STERLING STREET. PARK IN THE HSBC PARKING GARAGE ON THE RIGHT. TAKE THE ELEVATOR TO THE THIRD FLOOR, AND TAKE A LEFT OFF THE ELEVATOR, THEN ANOTHER LEFT TO ROOM 301 WHICH IS THE SECOND DOOR ON THE RIGHT.
FROM I- 81 SOUTH, USE THE SAME DIRECTIONS AS ABOVE, EXCEPT TURN LEFT ONTO ROUTE 3/ ARSENAL STREET.
FROM LOWVILLE, TAKE ROUTE 12 TO STATE STREET, TURN LEFT TO DOWNTOWN. FOLLOW THE TRAFFIC CIRCLE, EXITING AT WASHINGTON STREET TO THE HSBC BUILDING ON THE RIGHT.

WHITE PLAINS
297 KNOLLWOOD RD, SUITE 333
WHITE PLAINS, NY 10607
FROM NORTH
TAKE THE WHITE PLAINS LEFT EXIT ONTO I-287E. TAKE EXIT #4/HARTSDALE AND TURN RIGHT ON KNOLLWOOD RD (RT-100A).
FROM EAST
TURN RIGHT ON CR-135. TURN LEFT TO TAKE RAMP ONTO I-684S AND TAKE THE WHITE PLAINS EXIT ONTO I-287W TOWARD WHITE PLAINS. TAKE EXIT #4/HARTSDALE AND TURN LEFT ON KNOLLWOOD RD (RT-100A).

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by calling (800) 733-9267. You will need to speak with a Customer Service Rep to schedule outside of New York.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 30 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. *If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

You must provide 2 forms of identification. One must be a VALID form of government issued identification (driver's license, state ID, passport), which bears your signature and has your photograph. The second ID must have your signature and preprinted legal name. All identification provided must match the name on the Examination Registration Form and your Registration Confirmation Notice.

If you cannot provide the required identification, you must call (800) 733-9267 at least 3 weeks prior to your scheduled appointment to arrange a way to meet this security requirement. *Failure to provide all of the required identification at the time of the examination without notifying PSI is considered a missed appointment, and you will not be able to take the examination.*

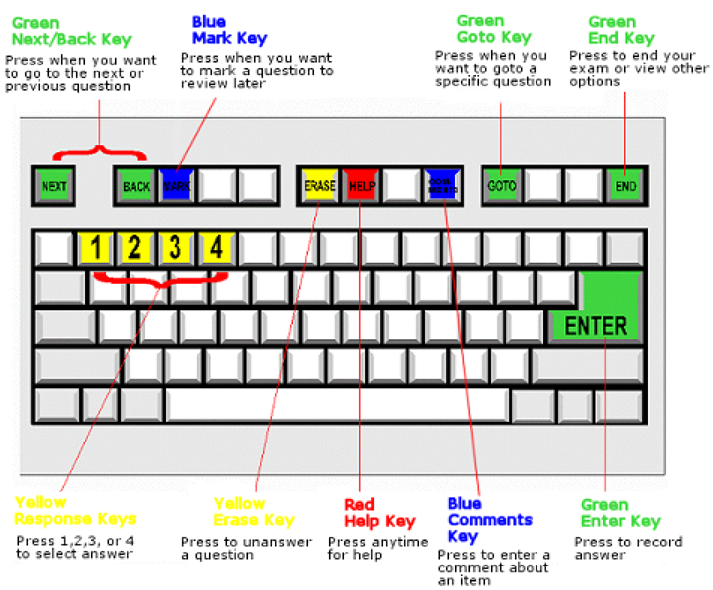
SECURITY PROCEDURES

The following security procedures will apply during the examination:

- Cell phones, pagers, purses, briefcases, personal belongings and children are not allowed in the examination site.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- No smoking, eating, or drinking will be allowed in the examination site.
- Copying or communicating examination content is a violation of PSI security policy and New York State Law. Either one may result in the disqualification of examination results and may lead to legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial to the computer and keyboard is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice using the keys, answering questions, and reviewing your answers.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION QUESTION EXAMPLE

During the examination, you should press 1, 2, 3, or 4 to select your answer or press "MARK" to mark it for later review. You should then press "ENTER" to record your answer and move on to the next question. A sample question display follows:

IMPORTANT: After you have entered your responses, you will later be able to return to any question(s) and change your response, provided the examination time has not run out.

EXAMINATION REVIEW

PSI, in cooperation with the New York State Insurance Department, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions, by using the comments key on the keyboard. These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. **This is the only review of examination materials available to candidates.**

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- **On screen** – your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination; if you are using review features, you will be able to obtain your score immediately when you indicate that you have finished and would like to see your results.
  - If you **pass**, you will immediately receive a successful notification and performance summary on the screen.
  - If you **do not pass**, you will immediately receive an unsuccessful notification on the screen along with a diagnostic report indicating your strengths and weaknesses by examination portion. Registration forms for submittal to PSI to retake the examination will be available at the examination site.
- **On paper** – an official score report will be printed at the examination site

DUPLICATE SCORE REPORTS

You can write to PSI to request a duplicate of your score report.

Note: You may contact PSI regarding your testing experience. Send an email to: comments@psiexams.com.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

If Prelicensing education is required, you must complete a course that has been approved by the Department. Because of the number and the diversity of approach, **neither the Department nor PSI recommends specific prelicensing course providers.** A list of all approved prelicensing providers can be obtained from the Department's Web site at *www.ins.state.ny.us* or by calling 518.474.6630.

The following suggestions will help you prepare for your examination.

- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

DESCRIPTION OF EXAMINATIONS

EXAMINATION STUDY MATERIALS

The examination content outlines in this bulletin are the basis for the examinations and are updated periodically. Each approved prelicensing provider is given a copy of the exam content outlines listed in this bulletin for use in developing a course of study and any materials used in the course. It is the provider's responsibility to ensure that all study materials are updated to comply with the current exam content outlines.

Licensing candidates should be aware that they will be tested on the subject matter shown in these outlines and should therefore hold the course provider accountable for covering all the topics noted herein.

Because of the number and the diversity of approach, neither the Department nor PSI can recommend specific study material or a specific prelicensing course provider.

CONTENT OUTLINES

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that examination. The content outlines were developed in cooperation with the Department and individuals from the New York State insurance industry in an Examination Review Workshop (ERW). The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients. Item-development staff at PSI and insurance professionals research the content and write questions. The questions are then submitted to industry professionals in New York State for review and approval. These industry professionals first identify the important areas of knowledge and then confirm that the examination questions assess them. This process ensures that the examinations reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.

The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

PRETEST ITEMS

In addition to the number of questions per examination, a small number of five to ten "pretest" questions may be administered to candidates during the examinations. These questions will not be scored and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

OBTAINING YOUR LICENSE

APPLYING FOR A LICENSE

After passing the license examination (if an examination is required), you will need to submit your license application to the Department, along with any other required paperwork for the type of license you are seeking.

Online licensing is available to first time RESIDENT applicants applying for an INDIVIDUAL/TBA license who have taken the exam within the past two (2) years. RESIDENT applicants are to apply online by visiting the Department's website at: www.ins.state.ny.us. Complete online licensing instructions are available on the website.

Non-resident online licensing is also available to first time non-resident applicants applying for an INDIVIDUAL license through the website of – National Insurance Producer Registry (NIPR) - http://www.licenseregistry.com. Or you may download a New York State non-resident license application from the Department's Web site by going to Producer License Applications at **www.ins.state.ny.us**.

You may also download a license application from the Department's Web site by going to Producer License Applications at **www.ins.state.ny.us**.

Important: Applications must be received **within two years** from the date of passing the examination. Incomplete applications or applications without the required fee will not be accepted or placed on file.

If the type of license you are seeking is not listed below, you should contact the Department at 518.474.6630 or at **licensing@ins.state.ny.us** for more information.

Retesting requirements. If you were licensed previously but have not been licensed within the two years immediately preceding the application date, you must:

- Pass the appropriate licensing exam administered by PSI; and
- Submit required documentation noted in the appropriate application sections.

Agent applicants

New York residents desiring an insurance agent license **must submit**:

- A license application obtained from the Department's Web site at **www.ins.state.ny.us**
- A Prelicensing Education School Certificate or evidence of a professional designation (CLU designation for Life, Accident and Health agents; CPCU designation for Property/Casualty agents). (Only applicable to paper applications.)
- The original passing examination score report (dated within two years prior to applying). (Only applicable to paper applications.)
- If submitting the license application electronically, you must attest to completing the prelicensing requirements and provide the school code number.
- A Company Appointment submitted electronically to the Department. An application may be submitted without an appointment, however, an appointment must be made 15 days from either the date an agency contract is executed with the insurance company or the first insurance application is submitted to the company.
- NASD or SECO certificate of proof of qualification (Variable Annuity applicant only).
- The appropriate licensing fee.

Broker applicants

New York residents desiring an insurance broker license **must submit**:

- A license application obtained from the Department's Web site at **www.ins.state.ny.us**
- Prelicensing Education School Certificate or evidence of a professional designation (CLU designation for Life Broker; CPCU designation for Property/Casualty Broker), or if seeking to waive the prelicensing education requirement based on experience, a Statement of Employer form obtained from the Department.). (Only applicable to paper applications.)
- The original passing examination score report (dated within two years prior to applying). **NOTE:** If you are seeking to qualify based on experience and submitting a Statement of Employer, you must successfully complete the broker exam, not the agent exam.) (Only applicable to paper applications.)
- If submitting the license application electronically, you must attest to completing the prelicensing requirements and provide the school code number.
- The appropriate licensing fee.

Note: If you are submitting a Statement of Employer form in lieu of the required prelicensing education, you may apply electronically. However, the application will remain pending until Department review and approval of the Statement of Employer.

Adjuster applicants

New York residents desiring any type of insurance adjuster license **must submit**:

- A license application obtained from the Department.
- The original passing score report (dated within two years prior to applying).
- A fingerprint record card with the required fee.
- A $1,000 bond.
- Five Certificates of Character.
- The appropriate licensing fee.

LICENSE FEES AND RENEWAL DATES

An insurance producer is defined as an agent, broker, reinsurance intermediary, excess line broker or any other person required to be licensed to sell, solicit or negotiate insurance.

All INDIVIDUAL/TBA producer* licenses will be issued with an expiration date determined by date of birth**:**

- If you were born in an even numbered year, your license will expire on your birthday in an even numbered year.
- If you were born in an odd numbered year, your license will expire on your birthday in an odd numbered year.

The licensing fee for an individual agent or broker is $40 for each year or fraction of a year.

The licensing fee for a consultant is $50 for each year or fraction of a year.

Adjuster and Bail Bond Agent licenses will not have a birth date renewal. These licenses will expire on 12/31 of even-numbered years

The licensing fee for an adjuster is $50 for each year or fraction of a year.

The licensing fee for a bail bond agent is $25 for each year or fraction of a year.

Note: For entity (corporation, partnership, etc.) or other license fees, please contact the Department at 518.474.6630 or at licensing@ins.state.ny.us

CONTINUING EDUCATION

Resident Licensees

All licensed agents, brokers, consultants and public adjusters must complete Continuing Education (CE) requirements as a condition of renewing these licenses. Licensees must complete 15 credits of CE during each biennial licensing period.

After your license has been renewed the first time, continuing education (CE) will always be required upon subsequent renewal or relicensing applications. Credits must be accumulated during the renewal period, which begins with the effective date of the license and ends with the expiration date. CE must be completed before processing the renewal or relicensing application.

When attending Continuing Education courses, please ensure that the course has been approved for the class of license you hold. Course approval documents containing this information are displayed at the site of instruction for your review.

Approved continuing education courses, once completed for CE credit, may never be completed for CE credit again. Licensees must maintain records of completed continuing education courses and will be held responsible if a course is repeated.

Nonresident Licensees – CE Reciprocity

A nonresident* licensee renewing his/her New York licensee must be currently licensed and in compliance in his/her declared home state. Your license information MUST be included in the National Producer Database; if not, a Letter of Certification from your home state must be submitted.

***Non-Resident** – licensee who has declared a state OTHER than New York as his/her home state. Home State is where you maintain a principal place of residence or business AND are licensed in good standing for the lines of authority being renewed.

There is no reciprocity for public adjusters. All licensed public adjusters must complete New York State-approved CE Courses.

Note: If New York is your declared home state for the period shown on your license prior to a renewal, you must complete New York State-approved Continuing Education courses.

Exempt from continuing education

You may be exempt from completing continuing education requirements if:

- You are a travel accident or baggage agent only, as described on Pages 3-4 of this bulletin.
- You are representing only a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state.
- You are an agent, broker, consultant, or public adjuster who holds an originally issued license that has not yet been in effect for a full two year licensing period.

Those licensees not subject to the continuing education requirements of Sections 2132 and 2108 of the New York State Insurance Law are:

- Independent Adjusters
- Reinsurance Intermediaries
- Viatical Brokers
- Limited Rental Licensees
- Service Representatives
- Bail Bond Agents
- Mortgage Guaranty Agents

EXAMINATION CONTENT OUTLINES

The following outlines describe the content of each of the New York Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline.

The percentages indicate the relative weight assigned to each part of the examination. For example, if a section has 10 percent assigned, 6 questions will be drawn from it on a 60- question examination, 10 on a 100-question examination, and 15 on a 150-question examination.

Sections 1.0 and 2.0 (Insurance Regulation and General Insurance) are common to many of the examinations. Details of these sections appear only once, immediately below.

Note, however, that the section weights differ by examination. Similarly, combination examinations contain all of the content of the single-line examinations they combine and you are referred to the single-line outlines for details. Refer to the outline of the examination you plan to take for the individual section weights.

SECTION 1.0: INSURANCE REGULATION AND SECTION 2.0: GENERAL INSURANCE

One or both of the following sections are common to outlines for Series 10-51 through 10-58, Series 10-73 and Series 10-74.

Individual section percentages are located with the particular Series outline. (Be sure to study material that covers Sections 1.0 and 2.0 in addition to the particular line(s) you are studying.

1.0 INSURANCE REGULATION

1.1 Licensing

- Process (2103(d–i))
- Definitions
  - Producer definition (2101(k))
  - Who should be licensed (2101(k)(1))
  - Home state (2101(l))
  - Negotiate, Sell, Solicit (2101(m) (n) (o))
- Types of licensees
  - Agents (2101(a, k); 2103; Reg 6, Part 22.2, Reg 7, Part 23.2)
  - Brokers (2101(c, h, k); 2104)
  - Consultants (2107)
  - Adjusters (2101(g), 2108)
  - Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
  - Business entities (2101(p), 2103(j) (2))
  - Temporary (2109; Regs 9, 18, 29, Part 20.1)
- Maintenance and duration
  - Renewal (2103(j); Reg 5, Reg 21.2)
  - Continuing education (2132)
  - Assumed names (2102(f))
  - Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4))
  - Reporting of disciplinary actions (2110(i))
- Disciplinary actions
  - Cease and desist order (2406)
  - Hearings – Notice and Process (304, 2405)
  - Suspension, revocation, and nonrenewal (2110)
  - Penalties (2127)

1.2 State regulation

- Superintendent's general duties and powers (201, 301-305, 2404)
- Company regulation
  - Certificate of authority (1102 (a-b))
  - Solvency (307)
  - Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)
  - Appointment of agent (2112(a-c))
  - Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
- Unfair and prohibited practices
  - Misrepresentation (2123; Reg 64, Part 216.3)
  - False advertising (2603)
  - Defamation of insurer (2604)
  - Unfair discrimination (2606–2608, 2612)
  - Rebating (2324)
- Licensee regulation
  - Controlled business (2103(i))
  - Sharing commissions (2121, 2128)
  - Fiduciary responsibility (2120; Regs 9, 18, 29 Parts 20.3, 20.4)
  - License display (Reg 125, Part 34.5)
  - Commissions and compensation (2102(e), 2114–2116, 2119; Regs 9, 18, 29 Part 20.6)
  - Termination responsibilities of producer (2112)
- Examination of books and records (2404; Reg 152, Parts 243.0 to.3)
- Insurance Frauds Prevention Act (401–406)
- Consumer privacy regulation (Reg 169, Parts 420.0 to.24)

1.3 Federal regulation

- Fair Credit Reporting Act (15 USC 1681–1681d)
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 GENERAL INSURANCE

2.1 Concepts

- Risk management key terms
  - Risk
  - Exposure
  - Hazard
  - Peril
  - Loss
- Methods of handling risk
  - Avoidance
  - Retention
  - Sharing
  - Reduction
  - Transfer
  - Elements of insurable risks
  - Adverse selection
  - Law of large numbers
  - Reinsurance

2.2 Insurers

- Types of insurers
  - Stock companies
  - Mutual companies
  - Fraternal benefit societies
- Private versus government Insurer
- Admitted versus nonadmitted insurers
- Domestic, foreign and alien insurers
- Financial status (independent rating services)
- Marketing (distribution) systems

2.3 Agents and general rules of agency

- Insurer as principal
- Agent/insurer relationship
- Authority and powers of agents
  - Express
  - Implied
  - Apparent
- Responsibilities to the applicant/insured

2.4 Contracts

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Characteristics of insurance contracts
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal concepts and interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ Misrepresentations (3105)
  - Warranties (3106)

Rescission
Concealment
Fraud
Waiver and estoppel

LIFE INSURANCE AGENT/BROKER EXAM SERIES 10-51

100 questions – Two-hour time limit

1.0 INSURANCE REGULATION 10%
(See Page 12)

2.0 GENERAL INSURANCE 10%
(See Page 12)

3.0 LIFE INSURANCE BASICS 22%

3.1 Insurable interest (3205)

3.2 Personal uses of life insurance
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

3.3 Viatical Settlements (Reg 148, Part 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)
- Definitions
- License requirements (Sec. 7802 (a))
- License revocation
- Viatical versus Life Settlements

3.4 Determining amount of personal life insurance
- Human life value approach
- Needs approach
  - Types of information gathered
  - Determining lump-sum needs
  - Planning for income needs

3.5 Business uses of life insurance
- Buy-sell funding
- Key person
- Executive bonuses
- Business continuation

3.6 Differences in life insurance policies
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life
  - Regulation of variable products (SEC, NASD and New York) (4240; Reg 50.3, 54.3)

3.7 Factors in premium determination
- Mortality, Investment Return, and Expense
- Mode of premium

3.8 Licensee responsibilities
- Solicitation and sales presentations
  - Advertising (2122)
  - Life Insurance Company Guaranty Corporation (7718)
  - Policy summary (3209; Reg 74, Part 53-2.2)
  - Buyer's guide (3209; Reg 74, Part 53-2.6)
  - Suitability
  - Illustrations (Reg 74, Parts 53-3.1 to .6)
  - Life insurance policy cost comparison methods
  - Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)
  - Use and disclosure of insurance information
- Field underwriting
  - Application procedures including backdating of policies (3208)
- Delivery
  - Policy review
  - Effective date of coverage
  - Premium collection
  - Statement of good health
  - Amendments

3.9 Individual underwriting by the insurer
- Information sources and regulation
  - Application
  - Agent report
  - Attending physician statement
  - Investigative consumer (inspection) report
  - Medical Information Bureau (MIB)
  - Medical examinations and lab tests including HIV (2611)
  - Selection criteria and unfair discrimination
- Classification of risks
  - Preferred
  - Standard
  - Substandard
  - Declined

4.0 Life Insurance Policies 16%

4.1 Term life insurance
- Level term
  - Renewable term
  - Convertible term
  - Level premium term
  - Increasing and decreasing term

4.2 Whole life insurance
- Continuous premium (straight life)
- Limited payment
- Single premium
- Modified premium whole life

4.3 Flexible premium policies
- Adjustable life
- Universal life

4.4 Specialized policies
- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Life insurance on minors (3207 (b))

4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (3220)

4.6 Credit life insurance (individual versus group)

5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 19%

5.1 Required provisions (3203)
- Ownership
- Assignment
- Entire contract (3203(a)(4), 3204)
- Right to examine (free look) (3203(a)(11))
- Payment of premiums
- Grace period (3203(a)(1))
- Reinstatement (3203(a)(10))
- Incontestability (3203(a)(3))
- Misstatement of age (3203(a)(5))
- Exclusions (3203(b, c))
- Statements of the applicant (3204)
- Proof of Death

5.2 Beneficiaries
- Designation options
  - Individuals
  - Classes
    - (per stirpes/per capita)
  - Estates
  - Minors
  - Trusts
  - Succession
  - Revocable versus irrevocable
  - Common disaster clause

5.3 Settlement options
- Cash payment
- Interest only
- Fixed-period installments
- Fixed-amount installments
- Life income
  - Single life
  - Joint and survivor
  - Spendthrift clause

5.4 Nonforfeiture options
- Cash surrender value
- Extended term
- Reduced paid-up insurance

5.5 Policy loan and withdrawal options
- Policy loans
- Automatic premium loans
- Withdrawals or partial surrenders

5.6 Dividend options
- Cash payment
- Reduction of premium payments
- Accumulation at interest
- One-year term option
- Paid-up additions

5.7 Disability riders
- Waiver of premium
- Waiver of cost of insurance
- Disability income benefit
- Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provisions/riders (3230)
- Conditions for payment
- Effect on death benefit

5.9 Riders covering additional insureds
- Spouse/other-insured term rider
- Children's term rider
- Family term rider

5.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability

Cost of living
Return of premium
Term rider

6.0 ANNUITIES 10%

6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

6.2 Required provisions (3219, 4220, 4223)

6.3 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits

6.4 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)

6.5 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities

6.6 Uses of annuities
Group versus individual annuities
Qualified versus Nonqualified Plans
Personal uses
Tax-deferred growth
Retirement income
Education funds

7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE AND ANNUITIES 9%

7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate

7.2 Modified endowment contracts (MECs)
Definition of modified endowment
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Values included in the annuitant's estate
Distributions at death
Non-living (trusts, corporations) entity owned

7.4 Taxation of individual retirement accounts (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions including taxation issues
Annuity phase benefit payments
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 QUALIFIED PLANS 4%

8.1 General requirements
Defined contribution versus defined benefit plan

8.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
Self-employed plans (Keogh plans)

8.4 Section 529 plan characteristics (college savings programs)

ACCIDENT AND HEALTH INSURANCE AGENT/BROKER EXAMINATION SERIES 10-52

100 questions - Two-hour time limit

1.0 INSURANCE REGULATION 8%
(See Page 12)

2.0 GENERAL INSURANCE 7%
(See Page 12)

3.0 ACCIDENT AND HEALTH INSURANCE BASICS 15%

3.1 Definitions of perils
Accidental injury
Sickness

3.2 Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense

3.3 Classes of accident and health insurance coverage
Individual, sole proprietor, franchise and group
Private versus government
Limited versus comprehensive

3.4 Types of Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Diagnostic and preventive care
Scheduled benefits
Credit disability
Prescription drugs
Vision care

3.5 Common exclusions from coverage
Act of war
Participation in a felony
Preexisting condition
Self-inflicted injuries
Workers' Compensation

3.6 Licensee responsibilities in individual accident and health insurance
Marketing requirements
Advertising (Reg 34, Parts 215.1 to .18)
Sales presentations
Outline of coverage
Application procedures
Requirements at delivery of policy
Common situations for errors/omissions

3.7 Considerations in replacing accident and health insurance
Benefits, limitations and exclusions
Licensee liability for errors and omissions

3.8 Community rating of policies (4317; Reg 145, Part 360)

4.0 INDIVIDUAL HEALTH INSURANCE POLICY GENERAL PROVISIONS 10%

4.1 Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Claim procedures (3216(d)(1)(E-I))
Legal actions (3216(d)(1)(K))
Change of beneficiary (3216(d)(1)(L))

4.2 Other provisions
Misstatement of age (3216(d)(2)(B))
Other insurance in this insurer (3216(d)(2)(C))
Insurance with other insurers
Expense-incurred basis (3216(d)(2)(D)
Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J))
Intoxicants and narcotics (3216(d)(2)(K))

4.3 Other general provisions
- Right to examine (free look)
- Insuring clause
- Consideration clause
- Renewability clause (3216(g))
  - Noncancelable
  - Guaranteed renewable

5.0 DISABILITY INCOME AND RELATED INSURANCE 10%

5.1 Qualifying for disability benefits
- Inability to perform duties
  - Own occupation
  - Any occupation
  - Presumptive disability
  - Proof of Loss

5.2 Individual disability income insurance
- Basic total disability plan
  - Income benefits
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers' compensation benefits
- Individual tax premium consideration
  - Additional monthly benefit (AMB)
  - Social insurance supplement (SIS)
  - Occupational versus nonoccupational coverage
- Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider
  - Relation of earnings to insurance (3216(d)(2)(F))
- Benefits
  - Accidental death and dismemberment
  - Rehabilitation benefit
  - Medical reimbursement benefit (nondisabling injury)
  - Partial disability benefit
  - Residual disability benefit
  - Total disability benefit
  - 24-hour coverage versus limited/at-work coverage
  - Exclusions

5.3 Unique aspects of individual disability underwriting
- Occupational/avocational considerations
- Benefit limits
- Policy issuance alternatives

5.4 Group disability income insurance
- Group versus individual plans
- Short-term disability (STD)
- Long-term disability (LTD)

5.5 Business disability insurance
- Key person disability income
- Disability buy-sell policy
- Business overhead expense policy

6.0 MEDICAL PLANS 13%

6.1 Medical plan concepts
- Fee-for-service basis versus prepaid basis
- Specified coverages versus comprehensive care
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants

6.2 Types of plans
- Basic hospital, basic medical, basic surgical (Reg 62, Parts 52.5 to 52.7)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insureds
- Major medical insurance (indemnity plans)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insured
- Health Maintenance Organizations (HMOs)
  - General characteristics
  - Preventive care services
  - Primary care physician (PCP)
  - Referral (specialty) physician
  - Emergency care
  - Hospital services
  - Other basic services
  - Preferred provider organizations (PPOs) and point-of-service (POS) plans
  - General characteristics
  - In-network and out-of-network provider access
  - Primary Care Physician (PCP) referral
  - Indemnity plan features

6.3 Cost containment in health care delivery
- Cost-saving services
  - Preventive care
  - Hospital outpatient benefits
  - Alternatives to hospital services
- Utilization review
  - Prospective review
  - Concurrent review
  - Retrospective review

6.4 New York mandated benefits and offers (individual and/or group)
- Dependent child age limit (3216(a)(4))
- Full-time students (3216(a)(4)(B))
- Policy extension for handicapped children (3216(c)(4)(A))
- Newborn child coverage (3216(c)(4)(C))
- Timothy's Law
- Infertility

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- Eligibility
- Guaranteed issue
- Pre-existing conditions (3232)
- Creditable coverage (3232-a)
- Renewability
- Privacy protections

7.0 LONG-TERM CARE (LTC) INSURANCE 10%

7.1 Benefits
- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
- Types of care
  - Home health care
  - Adult day care
  - Respite care
  - Assisted living
  - Benefit periods
  - Benefit amounts
- Optional benefits
  - Reimbursement versus indemnity/cash
  - Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
  - Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
  - Guarantee of insurability
  - Return of premium
  - Shared care
  - Individual, group and association plans
  - Qualified versus non-qualified LTC plans
  - Exclusions (Reg 62, Part 52.25(b)(2))
  - Underwriting considerations
  - Suitability

7.2 New York regulations and required provisions
- Renewability (Reg 62, Part 52.25(b)(1))
- Required disclosure provisions (Reg 62, Part 52.65)
- Prohibited practices
- Replacement (Reg 62, Part 52.29)
- Permitted compensation arrangements (Reg 62, Part 52.25(e))
- New York State Partnership for Long Term Care (Reg 144, Part 39)
- Dollar for dollar or time element
- Medicaid Estate Recovery Act (OBRA '93)
- New York Tax Credit

8.0 GROUP HEALTH AND BLANKET INSURANCE 12%

8.1 Characteristics of group insurance
- Group contract
- Certificate of coverage
- Experience rating versus community rating
- Definition of eligible group (4235(b)(c))

8.2 Types of eligible groups (4235)
- Employment-related groups
  - Individual employer groups
  - Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs)
  - Taft-Hartley Trusts
  - Associations (alumni,

professional and other)
Customer groups (depositors, creditor-debtor and others)
Blanket customer groups (teams, passengers, and others)

8.3 Regulation of employer group insurance plans
- Employee Retirement Income Security Act (ERISA)
  - Applicability
  - Fiduciary responsibilities
  - Reporting and disclosure
  - Family Medical Leave Act (FMLA)
- Age Discrimination in Employment Act (ADEA)
  - Applicability to employers and workers
  - Permitted reductions in insured benefits
  - Permitted increases in employee contributions
  - Requirements for medical expense coverage
- Civil Rights Act/Pregnancy Discrimination Act
  - Applicability
  - Guidelines
- Relationship with Medicare
  - Medicare secondary rules
  - Medicare carve-outs and supplements
  - Nondiscrimination rules (highly-compensated)

8.4 Types of funding and administration
- Conventional fully-insured plans
- Partially self-insured plans
  - Stop-loss coverage
  - Administrative-services only (ASO) arrangements
  - 501(c) (9) trust
- Fully self-insured (self-administered) plans
  - Characteristics
  - Conditions suitable for self-funding
  - Benefits suitable for self-funding

8.5 Marketing considerations
- Advertising
- Regulatory jurisdiction/place of delivery

8.6 Employer group health insurance
- Insurer underwriting criteria
  - Characteristics of group
  - Plan design factors
  - Persistency factors
  - Administrative capability
- Eligibility for coverage
  - Annual open enrollment
  - Employee eligibility
  - Dependent eligibility
  - Coordination of benefits provision (Reg 62, Part 52.23)
- Change of insurance companies or loss of coverage
  - Coinsurance and deductible carryover
  - No-loss no-gain
  - Events that terminate coverage
  - Extension of benefits
  - Continuation of coverage under COBRA and New York continuations
  - Conversion privilege (3221(e))

8.7 Small employer medical plans
- Definition of small employer (Reg 145, Part 360.2(f))
- Benefit plans offered
- Availability of coverage (Reg 145, Parts 360.2(e), .3)
- Renewability (Reg 145, Part 360.2(e))

9.0 GOVERNMENT HEALTH INSURANCE PLANS 10%

9.1 Worker's compensation
- Eligibility
- Benefits

9.2 Social Security Disability
- Qualifications for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits

9.3 New York State Disability Benefits Law
- Purpose
- Definitions
- Employment covered
- Benefits

9.4 Medicaid
- Eligibility and Benefits
- Child Health Plus
  - Eligibility and Benefits
- Family Health Plus
  - Eligibility and Benefits

9.5 Medicare
- Nature, financing, and administration
- Part A — Hospital Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
  - Exclusions
  - Claims terminology and other key terms
  - Medicare Select (Reg 62, Part 52.14)
  - Part C — Medicare Advantage
  - Part D — Prescription Drug Insurance

9.6 Healthy New York (4326)

9.7 Medical Savings Accounts (MSA's)

9.8 Flexible Spending Accounts (FSAs) \ and Health Savings Accounts (HSAs)
- Definition
- Eligibility
- Contribution

10.0 PRIVATE INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS 5%

10.1 Medicare supplements
- Purpose
- Open enrollment (Reg 62, Part 52.22(k))
- Standardized Medicare supplement plans
  - Core benefits
  - Additional benefits
- New York regulations and required provisions
  - Standards for marketing (Reg 62, Part 52.22(i))
  - Permitted compensation arrangements (Reg 62, Part 52.22(h))
  - Appropriateness of recommended purchase or replacement (Reg 62, Part 52.22(f)(4))
  - Replacement (Reg 62, Part 52.22(f, g))
  - Disclosure statement (Reg 62, Part 52.63)
  - Renewability (Reg 62, Part 52.22(b)(1)(i))

10.2 Other Medicare options for individuals
- Disabled individuals
- Individuals with kidney failure
- Employer group health plans
  - Employees age 65 or older

PROPERTY AND CASUALTY INSURANCE AGENT EXAMINATION SERIES 10-53

150 questions – 2.5-hour time limit

1.0 INSURANCE REGULATION 10%

(See Page 12)

2.0 GENERAL INSURANCE 10%

(See Page 12)

3.0 PROPERTY AND CASUALTY INSURANCE BASICS 16%

3.1 Principles and concepts
- Insurable interest
- Underwriting
  - Function
  - Loss ratio
  - Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to .7)
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction

- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount
- Earned premium calculation
  - Pro rata versus short rate

3.2 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions

- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal (3425, 3426)
- Deductibles
- Other insurance
  - Primary
  - Excess
  - Pro rata share
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Aggregate — general versus products/completed operations
  - Split
  - Combined single
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
  - Duty to defend
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to the bailee

3.4 Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

4.0 DWELLING (2002) POLICY 6%

4.1 Purpose and eligibility

4.2 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.3 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

- Special provisions — New York (DP 01 31)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 HOMEOWNERS (2000) POLICY 15%

5.1 Purpose and eligibility

5.2 Coverage forms

- HO-2 through HO-6, HO-8

5.3 Definitions

5.4 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.5 Section II — Liability coverages

- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.6 Perils insured against

5.7 Exclusions

5.8 Conditions

5.9 Selected endorsements

- Special provisions — New York (HO 01 31)
- Earthquake (HO 04 54)
- Identity fraud expense (HO 04 55)
- Scheduled personal property (HO 61 10)
- Personal property replacement cost (HO 04 90)
- Home business (HO 07 01)
- Personal injury — New York (HO 24 86)
- Workers' compensation — certain residence employees — New York (HO 24 93)
- Builders risk changes — standard property policy (CP 11 00 06 95)
- Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 AUTO INSURANCE 10%

6.1 Laws

- New York Motor Vehicle Financial Responsibility Law
  - Required limits of liability (Veh & Traf 333)
  - Required proof of insurance (Veh & Traf 311(3))
  - Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
- New York Automobile Insurance Plan (5301-5304)
  - Purpose
  - Eligibility
  - Coverage
  - Binding authority
- Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
  - Notice of claim
  - Medical
  - Rehabilitation
  - Loss of earnings
  - Funeral
  - Substitution services
  - Tort limitation/verbal threshold
- Optional coverages
  - OBEL
  - Additional PIP
- Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
- Uninsured motorist (3420(f))
  - Definitions
  - Bodily injury only
  - Required limits
  - Mandatory coverage
- Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
  - Definitions
  - Optional
  - Nonstacking
  - Coverage limits
- Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
- Cancellation/nonrenewal (3425)
  - Grounds
  - Notice
- Choice of repair shop (2610)
- Supplemental spousal liability(3420(g))

6.2 Personal (2005) automobile policy

- Purpose and eligibility
- Definitions
- Liability coverage
  - Bodily injury and property damage
  - Supplementary payments
  - Who is insured
  - Exclusions
- Medical payments coverage
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
  - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
  - Amendment of policy provisions — New York (PP 01 79)
  - Towing and labor costs (PP 03 03)
  - Miscellaneous type vehicle — New York (PP 03 29)
  - Named non-owner coverage — New York (PP 03 30)
  - Rental vehicle coverage — New York (PP 03 46)
  - Joint ownership coverage — New York (PP 03 78)

6.3 Commercial (2001) automobile policy

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Liability coverage

Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 COMMERCIAL PACKAGE POLICY (CPP) 10%

7.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package

7.2 Commercial general liability (2007)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments coverage
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims made features (Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability

7.3 Commercial property (2000)
Commercial property conditions (CP 00 90)
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk (CP 11 21)
Business income
Legal liability
Extra expense
Definitions
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Earthquake and volcanic eruption (CP 10 40)
Flood coverage (CP 10 65)
Peak season limit of insurance (CP 12 30)
Value reporting (CP 13 10)

7.4 Commercial crime (2006)
General definitions
Burglary
Theft
Robbery
Coverage trigger — discovery and loss sustained
Crime coverage forms
Commercial crime coverage forms
Government crime coverage forms
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money

7.5 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions forms
Commercial Inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

7.6 Boiler and machinery (2001)
Equipment breakdown protection coverage form (BM 00 20)
Selected endorsements
Business income — Report of values (BM 15 31)
Actual cash value (BM 99 59)

7.7 Farm coverage (1998)
Farm property coverage forms
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage forms
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages

8.0 Businessowners (2006) Policy 8%

8.1 Purpose and eligibility

8.2 Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions

8.3 Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

8.4 Businessowners common policy conditions form

8.5 Selected endorsements
Protective safeguards (BP 04 30)
Hired auto and non-owned auto liability — New York (BP 04 36)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

9.0 WORKERS' COMPENSATION INSURANCE 5%

9.1 Workers' Compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)

Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37–48)
Benefits provided (WC 12–16)
Special disability fund (WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7))
Federal Workers' Compensation laws
Federal Employers Liability Act (FELA)(45 USC 51–60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

9.2 Workers' Compensation and employers liability insurance policy
General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

9.3 Premium computation
Job classification — payroll and rates
Experience modification factor
Premium discounts
Participation (dividend) plans

9.4 Other sources of coverage
New York State Insurance Fund (WC 76–100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to .22

9.5 New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits

10.0 OTHER COVERAGES AND OPTIONS 10%

10.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

10.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Environmental liability

10.3 Excess lines (Reg 41 Part 27)
Definition of Excess Lines
Licensing requirements (2105)
Total cost form
Affidavit
Export list
Disclosure (no guaranty fund)

10.4 Surety bonds
Principal, obligee, surety
License and permit bonds
Bid bond
Performance bond
Labor and materials bond

10.5 Aviation insurance
Aircraft hull
Aircraft liability

10.6 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average

10.7 National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Forms
Dwelling
General
Residential Condominium Building Association Policy

10.8 Other policies
Watercraft
Difference in conditions
Identity theft
Personal recreational vehicles (ATVs, snowmobiles)

10.9 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)
Purpose
Coverage
Coastal Market Assistance Program (C-MAP)

PERSONAL LINES INSURANCE AGENT/BROKER EXAMINATION SERIES 10-54

100 questions - Two-hour time limit

1.0 INSURANCE REGULATION 10%
(See Page 12)

2.0 GENERAL INSURANCE 10%
(See Page 12)

3.0 PROPERTY AND CASUALTY INSURANCE BASICS 17%

3.1 Principles and concepts
Insurable interest
Underwriting
Function
Loss ratio
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to .7)
Rates
Types
Loss costs
Components
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitiv
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount
Earned premium calculation
Pro rata versus short rate

3.2 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions
Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425)
Deductibles
Other insurance
Primary
Excess
Pro rata share
Limits of liability
Per occurrence (accident)
Per person
Split
Combined single
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment

Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

4.0 DWELLING (2002) POLICY 11%

4.1 Purpose and eligibility
4.2 Coverage forms — Perils insured against
Basic
Broad
Special
4.3 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages
4.4 General exclusions
4.5 Conditions
4.6 Selected endorsements
Special provisions — New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
4.7 Personal liability supplement

5.0 HOMEOWNERS (2000) POLICY 23%

5.1 Purpose and eligibility
5.2 Coverage forms
HO-2 through HO-6, HO-8
5.3 Definitions
5.4 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
5.5 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages
5.6 Perils insured against
5.7 Exclusions
5.8 Conditions
5.9 Selected endorsements
Special provisions — New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 61 10)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Personal injury New York (HO 24 86)
Workers' compensation — certain residence employees - New York (HO 24 93)
Builders risk changes —- standard property policy (CP 11 00 06 95)
Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 AUTO INSURANCE 21%

6.1 Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
New York Automobile Insurance Plan (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal Threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
6.2 Personal (2005) automobile policy
Purpose and eligibility
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle — New York (PP 03 29)
Named non-owner coverage — New York (PP 03 30)
Rental vehicle coverage — New York (PP 03 46)
Joint ownership coverage — New York (PP 03 78)

7.0 OTHER COVERAGES AND OPTIONS 8%

7.1 Umbrella/excess liability policies
Personal (DL 98 01)
7.2 National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Forms
Dwelling
General
Residential Condominium Building Association Policy
7.3 Other policies
Watercraft
Identity theft
Personal recreational vehicles (ATVs, snowmobiles)
7.4 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)
Purpose
Coverage
Coastal market assistance program
7.5 Excess Lines (Reg 41, Part 27)
Definition of Excess Lines
Licensing requirements (2105)
Total cost form
Affidavit
Export list
Disclosure (no guaranty fund)

LIFE, ACCIDENT, AND HEALTH INSURANCE AGENT/BROKER EXAMINATION SERIES 10-55

150 questions - 2.5-hour time limit

1.0 INSURANCE REGULATION 7%

(See Page 12)

2.0 GENERAL INSURANCE 4%

(See Page 12)

3.0 LIFE INSURANCE BASICS 9%

3.1 Insurable interest (3205)

3.2 Personal uses of life insurance
- Survivor protection
- Estate creation
- Cash accumulation
- Liquidity
- Estate conservation

3.3 Viatical Settlements (Reg 148, Part 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)
- Definitions
- License requirements (Sec.7802(a))
- License revocation
- Viatical versus Life Settlements

3.4 Determining amount of personal life insurance
- Human life value approach
- Needs approach
  - Types of information gathered
  - Determining lump-sum needs
  - Planning for income needs

3.5 Business uses of life insurance
- Buy-sell funding
- Key person
- Executive bonuses
- Business continuation

3.6 Differences in life insurance policies
- Group versus individual
- Permanent versus term
- Participating versus nonparticipating
- Fixed versus variable life
- Regulation of variable products (SEC, NASD and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)

3.7 Factors in premium determination
- Mortality, Investment Return, and Expense
- Mode of premium

3.8 Licensee responsibilities
- Solicitation and sales presentations
  - Advertising (2122)
  - Life Insurance Company Guaranty Corporation (7718)
  - Policy summary (3209; Reg 74, Part 53-2.2)
  - Buyer's guide (3209; Reg 74, Part 53-2.6)
  - Suitability
  - Illustrations (Reg 74, Parts 53-3.1 to .6)
  - Life insurance policy cost comparison methods
  - Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)
  - Use and disclosure of insurance information
- Field underwriting
  - Application procedures including backdating of policies (3208)
- Delivery
  - Policy review
  - Effective date of coverage
  - Premium collection
  - Statement of good health
  - Amendments

3.9 Individual underwriting by the insurer
- Information sources and regulation
  - Application
  - Agent report
  - Attending physician statement
  - Investigative consumer (inspection) report
  - Medical Information Bureau (MIB)
  - Medical examinations and lab tests including HIV (2611)
  - Selection criteria and unfair discrimination
- Classification of risks
  - Preferred
  - Standard
  - Substandard
  - Declined

4.0 LIFE INSURANCE POLICIES 8%

4.1 Term life insurance
- Level term
  - Renewable term
  - Convertible term
  - Level premium term
  - Increasing and decreasing term

4.2 Whole life insurance
- Continuous premium (straight life)
- Limited payment
- Single premium
- Modified premium whole life

4.3 Flexible premium policies
- Adjustable life
- Universal life

4.4 Specialized policies
- Joint life (first-to-die)
- Survivorship life (second-to-die)
- Life insurance on minors (3207 (b))

4.5 Group life insurance
- Characteristics of group plans
- Types of plan sponsors
- Group underwriting requirements
- Conversion to individual policy (3220)

4.6 Credit life insurance (individual versus group)

5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 11%

5.1 Required provisions (3203)
- Ownership
- Assignment
- Entire contract (3203(a)(4), 3204)
- Right to examine (free look) (3203(a)(11))
- Payment of premiums
- Grace period (3203(a)(1))
- Reinstatement (3203(a)(10))
- Incontestability (3203(a)(3))
- Misstatement of age (3203(a)(5))
- Exclusions (3203(b, c))
- Statements of the applicant (3204)
- Proof of Death

5.2 Beneficiaries
- Designation options
  - Individuals
  - Classes (per stirpes/per capita)
  - Estates
  - Minors
  - Trusts
  - Succession
  - Revocable versus irrevocable
  - Common disaster clause

5.3 Settlement options
- Cash payment
- Interest only
- Fixed-period installments
- Fixed-amount installments
- Life income
  - Single life
  - Joint and survivor
  - Spendthrift clause

5.4 Nonforfeiture options
- Cash surrender value
- Extended term
- Reduced paid-up insurance

5.5 Policy loan and withdrawal options
- Policy loans
- Automatic premium loans
- Withdrawals or partial surrenders

5.6 Dividend options
- Cash payment
- Reduction of premium payments
- Accumulation at interest
- One-year term option
- Paid-up additions

5.7 Disability riders
- Waiver of premium
- Waiver of cost of insurance
- Disability income benefit
- Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provisions/riders (3230)
- Conditions for payment
- Effect on death benefit

5.9 Riders covering additional insureds
- Spouse/other-insured term rider
- Children's term rider
- Family term rider

5.10 Riders affecting the death benefit amount
- Accidental death
- Guaranteed insurability
- Cost of living
- Return of premium
- Term rider

6.0 ANNUITIES 6%

6.1 Annuity principles and concepts
- Accumulation period versus annuity period
- Owner, annuitant and beneficiary
- Insurance aspects of annuities

6.2 Required provisions (3219, 4220, 4223)

6.3 Immediate versus deferred annuities
- Single premium immediate annuities (SPIAs)

Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits

6.4 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)

6.5 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities

6.6 Uses of annuities
Group versus individual annuities
Qualified versus Nonqualified Plans
Personal uses
Tax-deferred growth
Retirement income
Education funds

7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE AND ANNUITIES 3%

7.1 Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
General rule and exceptions
Settlement options
Values included in insured's estate

7.2 Modified endowment contracts (MECs)
Definition of modified endowment
Seven-pay test
Distributions

7.3 Taxation of non-qualified annuities
Individually-owned
Accumulation phase (taxation issues related to withdrawals)
Annuity phase and the exclusion ratio
Values included in the annuitant's estate
Distributions at death
Non-living (trusts, corporations) entity owned

7.4 Taxation of individual retirement accounts (IRAs)
Traditional IRAs
Contributions and deductible amounts
Premature distributions including taxation issues
Annuity phase benefit payments
Amounts received by beneficiary
Roth IRAs
Contributions and limits
Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 QUALIFIED PLANS 2%

8.1 General requirements
Defined contribution versus defined benefit plan

8.2 Federal tax considerations
Tax advantages for employers and employees
Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
Self-employed plans (Keogh plans)

8.4 Section 529 plan characteristics (college savings programs)

9.0 ACCIDENT AND HEALTH INSURANCE BASICS 5%

9.1 Definitions of perils
Accidental injury
Sickness

9.2 Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense

9.3 Classes of accident and health insurance coverage
Individual, sole proprietor, franchise and group
Private versus government
Limited versus comprehensive

9.4 Types of Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Diagnostic and preventative care
Scheduled benefits
Credit disability
Prescription drugs
Vision care

9.5 Common exclusions from coverage
Act of war
Participation in a felony
Preexisting conditions
Self-inflicted injuries
Workers' Compensation

9.6 Licensee responsibilities in individual accident and health insurance
Marketing requirements
Advertising (Reg 34, Part 215.1 to .18)
Sales presentations
Outline of coverage
Application procedures
Requirements at delivery of policy
Common situations for errors/omissions

9.7 Considerations in replacing accident and health insurance
Benefits, limitations and exclusions
Licensee liability for errors and omissions

9.8 Community rating of policies (4317; Reg 145, Part 360)

10.0 INDIVIDUAL HEALTH INSURANCE POLICY GENERAL PROVISIONS 4%

10.1 Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Claim procedures (3216(d)(1)(E-I))
Legal actions (3216(d)(1)(K))
Change of beneficiary (3216(d)(1)(L))

10.2 Other provisions
Misstatement of age (3216(d)(2)(B))
Other insurance in this insurer (3216(d)(2)(C))
Insurance with other insurers
Expense-incurred basis (3216(d)(2)(D)
Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J))
Intoxicants and narcotics (3216(d)(2)(K))

10.3 Other general provisions
Right to examine (free look)
Insuring clause
Consideration clause
Renewability clause (3216(g))
Noncancelable
Guaranteed renewable

11.0 DISABILITY INCOME AND RELATED INSURANCE 5%

11.1 Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Presumptive disability
Proof of Loss

11.2 Individual disability income insurance
Basic total disability plan
Income benefits
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Individual tax premium consideration
Additional Monthly Benefit (AMB)
Social Insurance Supplement

(SIS)
Occupational versus nonoccupational coverage
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (3216(d)(2)(F))
Benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Partial disability benefit
Residual disability benefit
Total disability benefit
24-hour coverage versus limited/at-work coverage
Exclusions

11.3 Unique aspects of individual disability underwriting
Occupational/avocational considerations
Benefit limits
Policy issuance alternatives

11.4 Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)

11.5 Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy

12.0 MEDICAL PLANS 7%

12.1 Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants

12.2 Types of plans
Basic hospital, basic medical, basic surgical (Reg 62, Parts 52.5 to 52.7)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insureds
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services
Primary Care Physician (PCP)
Referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred Provider Organizations (PPOs) and Point-of-Service (POS) plans
General characteristics
In-network and out-of-network provider access
Primary Care Physician (PCP) referral
Indemnity plan features

12.3 Cost containment in health care delivery
Cost-saving services
Preventive care
Hospital outpatient benefits
Alternatives to hospital services
Utilization review
Prospective review
Concurrent review
Retrospective review

12.4 New York mandated benefits and offers (individual and/or group)
Dependent child age limit (3216(a)(4))
Full-time students (3216(a)(4)(B))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(C))
Timothy's Law
Infertility

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Pre-existing conditions (3232)
Creditable coverage (3232-a)
Renewability
Privacy protections

13.0 LONG-TERM CARE (LTC) INSURANCE 10%

13.1 Benefits
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Types of care
Home health care
Adult day care
Respite care
Assisted living
Benefit periods
Benefit amounts
Optional benefits
Reimbursement versus indemnity/cash
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
Guarantee of insurability
Return of premium
Shared care
Individual, group and association plans
Qualified versus non-qualified LTC plans
Exclusions (Reg 62, Part 52.25(b)(2))
Underwriting considerations
Suitability

13.2 New York regulations and required provisions
Renewability (Reg 62, Part 52.25(b)(1))
Required disclosure provisions (Reg 62, Part 52.65)
Prohibited practices
Replacement (Reg 62, Part 52.29)
Permitted compensation arrangements (Reg 62, Part 52.25(e))
New York State Partnership for Long Term Care (Reg 144, Part 39)
Dollar for dollar or time element
Medicaid Estate Recovery Act (OBRA '93)
New York Tax credit

14.0 GROUP HEALTH AND BLANKET INSURANCE 6%

14.1 Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
Definition of eligible group (4235(b)(c))

14.2 Types of eligible groups (4235)
Employment-related groups
Individual employer groups
Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Taft-Hartley Trusts
Associations (alumni, professional and other)
Customer groups (depositors, creditor-debtor and others)
Blanket customer groups (teams, passengers, and others)

14.3 Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Family Medical Leave Ace (FMLA)
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules

Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)

14.4 Types of funding and administration
- Conventional fully-insured plans
- Partially self-insured plans
  - Stop-loss coverage
  - Administrative-services only (ASO) arrangements
  - 501(c) (9) trust
- Fully self-insured (self-administered) plans
  - Characteristics
  - Conditions suitable for self-funding
  - Benefits suitable for self-funding

14.5 Marketing considerations
- Advertising
- Regulatory jurisdiction/place of delivery

14.6 Employer group health insurance
- Insurer underwriting criteria
  - Characteristics of group
  - Plan design factors
  - Persistency factors
  - Administrative capability
- Eligibility for coverage
  - Annual open enrollment
  - Employee eligibility
  - Dependent eligibility
  - Coordination of benefits provision (Reg 62, Part 52.23)
- Change of insurance companies or loss of coverage
  - Coinsurance and deductible carryover
  - No-loss no-gain
  - Events that terminate coverage
  - Extension of benefits
  - Continuation of coverage under COBRA and New York continuations
  - Conversion privilege (3221(e))

14.7 Small employer medical plans
- Definition of small employer (Reg 145, Part 360.2(f))
- Benefit plans offered
- Availability of coverage (Reg 145, Part 360.2(e), .3)
- Renewability (Reg 145, Part 360.2(e))

15.0 GOVERNMENT INSURANCE PLANS 7%

15.1 Worker's compensation
- Eligibility
- Benefits

15.2 Social Security Disability
- Qualifications for disability benefits
- Definition of disability
- Waiting period
- Disability income benefits

15.3 New York State Disability Benefits Law
- Purpose
- Definitions
- Employment covered
- Benefits

15.4 Medicaid
- Eligibility and benefits
- Child Health Plus
  - Eligibility and benefits
- Family Health Plus
  - Eligibility and benefits

15.5 Medicare
- Nature, financing, and administration
- Part A — Hospital Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
- Part B — Medical Insurance
  - Individual eligibility requirements
  - Enrollment
  - Coverages and cost-sharing amounts
  - Exclusions
  - Claims terminology and other key terms
  - Medicare Select (Reg 62, Part 52.14)
  - Part C — Medicare Advantage
  - Part D — Prescription Drug Insurance

15.6 Healthy New York (4326)
15.7 Medical Savings Accounts (MSAs)
15.8 Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)
- Definition
- Eligibiiity
- Contribution limits

16.0 PRIVATE INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS 6%

16.1 Medicare supplements
- Purpose
- Open enrollment (Reg 62, Part 52.22(k))
- Standardized Medicare supplement plans
  - Core benefits
  - Additional benefits
- New York regulations and required provisions
  - Standards for marketing (Reg 62, Part 52.22(i))
  - Permitted compensation arrangements (Reg 62, Part 52.22(h))
  - Appropriateness of recommended purchase or replacement (Reg 62, Part 52.22(f)(4))
  - Replacement (Reg 62, Part 52.22(f, g))
  - Disclosure statement (Reg 62, Part 52.63)
  - Renewability (Reg 62, Part 52.22(b)(1)(i))

16.2 Other Medicare options for individuals
- Disabled individuals
- Individuals with kidney failure
- Employer group health plans
  - Employees age 65 or older

PROPERTY AND CASUALTY INSURANCE BROKER EXAMINATION SERIES 10-56

150 questions - 2.5-hour time limit

1.0 INSURANCE REGULATION 9%
(See Page 12)

2.0 GENERAL INSURANCE 9%
(See Page 12)

3.0 PROPERTY AND CASUALTY INSURANCE BASIC 12%

3.1 Principles and concepts
- Insurable interest
- Underwriting
  - Function
  - Loss ratio
  - Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to .7)
- Rates
  - Types
  - Loss costs
  - Components
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
  - Absolute liability
  - Strict liability
  - Vicarious liability
  - Causes of loss (perils)
  - Named perils versus special (open) perils
  - Direct loss
  - Consequential or indirect loss
  - Blanket versus specific insurance
  - Basic types of construction
- Loss valuation
  - Actual cash value
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount
- Earned premium calculation
- Pro rata versus short rate

3.2 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

3.3 Common policy provisions
- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal

    - (3425, 3426)
    - Deductibles
  - Other insurance
    - Primary
    - Excess
    - Pro rata share
  - Limits of liability
    - Per occurrence (accident)
    - Per person
    - Aggregate — general versus products/completed operations
    - Split
    - Combined single
    - Coinsurance
    - Vacancy or unoccupancy
  - Named insured provisions
    - Duties after loss
    - Assignment
    - Abandonment
  - Insurer provisions
    - Liberalization
    - Subrogation
    - Salvage
    - Claim settlement options
    - Duty to defend
  - Third-party provisions
    - Standard mortgage clause
    - Loss payable clause
    - No benefit to the bailee

3.4 Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

4.0 DWELLING (2002) POLICY 6%

4.1 Purpose and eligibility

4.2 Coverage forms — Perils insured against
- Basic
- Broad
- Special

4.3 Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements
- Special provisions — New York (DP 01 31)
  - Automatic increase in insurance(DP 04 11)
  - Broad theft coverage (DP 04 72)
  - Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 HOMEOWNERS (2000) POLICY 14%

5.1 Purpose and eligibility

5.2 Coverage forms
- HO-2 through HO-6, HO-8

5.3 Definitions

5.4 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.5 Section II — Liability coverages
- Coverage E — Personal liability
- Coverage F — Medical payments to others
- Additional coverages

5.6 Perils insured against

5.7 Exclusions

5.8 Conditions

5.9 Selected endorsements
- Special provisions — New York (HO 01 31)
- Earthquake (HO 04 54)
- Identity fraud expense (HO 04 55)
- Scheduled personal property (HO 61 10)
- Personal property replacement cost (HO 04 90)
- Home business (HO 07 01)
- Personal injury New York (HO 24 86)
- Workers' compensation — certain residence employees — New York (HO 24 93)
- Builders risk changes — standard property policy (CP 11 00 06 95)
- Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 AUTO INSURANCE 11%

6.1 Laws
- New York Motor Vehicle Financial Responsibility Law
  - Required limits of liability (Veh & Traf 333)
  - Required proof of insurance (Veh & Traf 311(3))
  - Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
- New York Automobile Insurance Plan (5301-5304)
  - Purpose
  - Eligibility
  - Coverage
  - Binding authority
- Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
  - Notice of claim
  - Medical
  - Rehabilitation
  - Loss of earnings
  - Funeral
  - Substitution services
  - Tort limitation/verbal Threshold
- Optional coverages
  - OBEL
  - Additional PIP
- Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
- Uninsured motorist (3420(f))
  - Definitions
  - Bodily injury only
  - Required limits
  - Mandatory coverage
- Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
  - Definitions
  - Optional
  - Nonstacking
  - Coverage limits
  - Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
- Cancellation/nonrenewal (3425)
  - Grounds
  - Notice
- Choice of repair shop (2610)
- Supplemental spousal liability (3420(g))

6.2 Personal (2005) automobile policy
- Purpose and eligibility
- Definitions
- Liability coverage
  - Bodily injury and property damage
  - Supplementary payments
  - Who is insured
  - Exclusions
  - Medical payments coverage
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
  - Exclusions
  - Duties after an accident or loss
- General provisions
- Selected endorsements
  - Amendment of policy provisions — New York (PP 01 79)
  - Towing and labor costs (PP 03 03)
  - Miscellaneous type vehicle — New York (PP 03 29)
  - Named non-owner coverage — New York (PP 03 30)
  - Rental vehicle coverage — New York (PP 03 46)
  - Joint ownership coverage — New York (PP 03 78)

6.3 Commercial (2001) automobile policy
- Commercial auto coverage forms
  - Business auto
  - Garage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - Lessor — additional insured and loss payee (CA 20 01)
  - Mobile equipment (CA 20 15)
  - Auto medical payments coverage (CA 99 03)
  - Drive other car coverage (CA 99 10)
  - Individual named insured (CA 99 17)

- Employees as insureds (CA 99 33)
- Commercial carrier regulations
  - The Motor Carrier Act of 1980
  - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 COMMERCIAL PACKAGE POLICY (CPP) 11%

7.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Monoline versus package

7.2 Commercial general liability (2007)
- Commercial general liability coverage forms
  - Bodily injury and property damage liability
  - Personal and advertising injury liability
  - Medical payments coverage
  - Exclusions
  - Supplementary payments
  - Who is an insured
  - Limits of insurance
  - Conditions
  - Definitions
  - Occurrence versus claims-made
- Claims made features (Reg 121, Part 73)
  - Trigger
  - Retroactive date
  - Extended reporting periods - basic versus supplemental
  - Claim information
  - Premises and operations
  - Products and completed operations
  - Insured contract
  - Owners and contractors protective liability

7.3 Commercial property (2000)
- Commercial property conditions (CP 00 90)
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk (CP 11 21)
  - Business income
  - Legal liability
  - Extra expense
- Definitions
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Earthquake and volcanic eruption (CP 10 40)
  - Flood coverage (CP 10 65)
  - Peak season limit of insurance (CP 12 30)
  - Value reporting form (CP 13 10)

7.4 Commercial crime (2006)
- General definitions
  - Burglary
  - Theft
  - Robbery
  - Coverage trigger - discovery and loss sustained
- Crime coverage forms
  - Commercial crime coverage forms
  - Government crime coverage forms
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money

7.5 Commercial inland marine
- Nationwide marine definition
- Commercial inland marine conditions forms
- Commercial Inland marine coverage forms
  - Accounts receivable
  - Commercial articles
  - Contractors equipment floater
  - Electronic data processing
  - Equipment dealers
  - Installation floater
  - Jewelers block
  - Signs
  - Valuable papers and records
- Transportation coverages
  - Common carrier legal liability
  - Motor truck cargo
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7.6 Boiler and machinery (2001)
- Equipment breakdown Protection coverage form (BM 00 20)
- Selected endorsements
  - Business income - Report of values (BM 15 31)
  - Actual cash value (BM 99 59)

7.7 Farm coverage (1998)
- Farm property coverage forms
  - Coverage A — Dwellings
  - Coverage B — Other private structures
  - Coverage C — Household personal property
  - Coverage D — Loss of use
  - Coverage E — Scheduled farm personal property
  - Coverage F — Unscheduled farm personal property
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- Farm liability coverage forms
  - Coverage H — Bodily injury and property damage liability
  - Coverage I — Personal and advertising injury liability
  - Coverage J — Medical payments
- Mobile agricultural machinery and equipment coverage form
- Livestock coverage form
- Definitions
- Cause of loss (basic, broad and special)
- Conditions
- Exclusions
- Limits
- Additional coverages

8.0 BUSINESSOWNERS (2006) POLICY 8%

8.1 Purpose and eligibility

8.2 Businessowners property coverage forms (standard and special)
- Coverage
- Causes of loss
- Exclusions
- Limits of insurance
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Additional coverages
- Definitions

8.3 Businessowners liability coverage form
- Coverages
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions

8.4 Businessowners common policy conditions form

8.5 Selected endorsements
- Protective safeguards (BP 04 30)
- Hired auto and non-owned auto liability — New York (BP 04 36)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

9.0 WORKERS' COMPENSATION INSURANCE 5%

9.1 Workers' Compensation laws
- Types of laws
  - Monopolistic versus competitive
  - Compulsory versus elective
- New York Workers' Compensation Law
  - Exclusive remedy (RL WC 11)
  - Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
  - Covered injuries (WC 2(7), 10, 13, 18)
  - Grave injuries (WC 11)
  - Occupational disease (WC 3(2), 37–48)
  - Benefits provided (WC 12–16)
  - Special disability fund (WC 15(8)(h))
  - Claims reporting

requirements (Workers' Compensation Board Regulation Part 314.7)

Federal Workers' Compensation laws

Federal Employers Liability Act (FELA) (45 USC 51-60)

U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)

The Jones Act (46 USC 688)

9.2 Workers' compensation and employers liability insurance policy

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

9.3 Premium computation

Job classification — payroll and rates

Experience modification factor

Premium discounts

Participation (dividend) plans

9.4 Other sources of coverage

New York State Insurance Fund (WC 76-100)

Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to .22)

9.5 New York State Disability Benefits Law

Purpose

Definitions

Employment covered

Benefits

10.0 OTHER COVERAGES AND OPTIONS 10%

10.1 Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

10.2 Specialty liability insurance

Errors and omissions

Professional liability

Directors and officers liability

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Employment practices liability

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10.3 Excess lines (Reg 41, Part 27)

Definition of Excess Lines

Licensing requirements (2105)

Total cost form

Affidavit

Export list

Disclosure (no guaranty fund)

10.4 Surety bonds

Principal, obligee, surety

License and permit bonds

Bid bond

Performance bond

Labor and materials bond

10.5 Aviation insurance

Aircraft hull

Aircraft liability

10.6 Ocean marine insurance

Major coverages

Hull insurance

Cargo insurance

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Protection and indemnity

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Perils

General and particular average

10.7 National Flood Insurance Program

"Write your own" versus direct

Eligibility

Coverage

Flood definition

Limits

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Dwelling

General

Residential Condominium Building Association Policy

10.8 Other policies

Watercraft

Difference in conditions

Identify theft

Personal recreational vehicles (ATVs, snowmobiles)

10.9 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)

Purpose

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11.0 ACCIDENT AND HEALTH INSURANCE 5%

11.1 Individual health insurance policy general provisions

Required provisions (3216(d)(1))

Other provisions (3216(d)(2))

11.2 Disability income and related insurance

Qualifying for disability benefits

Inability to perform duties — own occupation or any occupation

11.3 Individual disability income insurance

Basic total disability plan

Coordination with social insurance and Workers' Compensation benefits

11.4 Medical plans

Medical plan concepts

Types of plans

Basic hospital, basic medical, basic surgical (Reg 62, Part 52)

Major medical insurance (indemnity plans)

Health Maintenance Organizations (HMOs)

Preferred provider organizations (PPOs) and Point-of-Service (POS) plans

11.5 New York mandated benefits and offers (individual and/or group)

Dependent child age limit (3216(a)(4))

Full-time students (3216(a)(4))

Policy extension for handicapped children (3216(c)(4)(A))

Newborn child coverage (3216(c)(4)(C))

11.6 Long-term Care (LTC) insurance

LTC, Medicare and Medicaid compared

Eligibility for benefits

Levels of care

New York regulations and required provisions

11.7 Group health and blanket insurance

Characteristics of group insurance

Group contract

Certificate of coverage

Experience rating versus community rating

11.8 Medicare supplements

LIFE, ACCIDENT AND HEALTH INSURANCE CONSULTANT EXAMINATION SERIES 10-57

150 questions - 2.5-hour time limit

1.0 INSURANCE REGULATION 7%

(See Page 12)

2.0 GENERAL INSURANCE 4%

(See Page 12)

3.0 LIFE INSURANCE BASICS 9%

3.1 Insurable interest (3205)

3.2 Personal uses of life insurance

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

3.3 Viatical Settlements (Reg 148, Part 380.2, 380.3, 380.6, 380.8; 2406, 7801-3)

Definitions

License requirements (Sec.7802(a))

License revocation

Viatical versus Life Settlements

3.4 Determining amount of personal life insurance

Human life value approach

Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs

3.5 Business uses of life insurance
Buy-sell funding
Key person
Executive bonuses
Business continuation

3.6 Differences in life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life
Regulation of variable products (SEC, NASD and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)

3.7 Factors in premium determination
Mortality, Investment Return, and Expense
Mode of premium

3.8 Licensee responsibilities
Solicitation and sales presentations
Advertising (2122)
Life Insurance Company Guaranty Corporation (7718)
Policy summary (3209; Reg 74, Part 53-2.2)
Buyer's guide (3209; Reg 74, Part 53-2.6)
Suitability
Illustrations (Reg 74, Parts 53-3.1 to .6)
Life insurance policy cost comparison methods
Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)
Use and disclosure of insurance information
Field underwriting
Application procedures including backdating of policies (3208)
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Policy review
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Amendments

3.9 Individual underwriting by the insurer
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Investigative consumer (inspection) report
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Medical examinations and lab tests including HIV (2611)
Selection criteria and unfair discrimination
Classification of risks
Preferred
Standard
Substandard
Declined

4.0 LIFE INSURANCE POLICIES 8%

4.1 Term life insurance
Level term
Renewable term
Convertible term
Level premium term
Increasing and decreasing term

4.2 Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Modified premium whole life

4.3 Flexible premium policies
Adjustable life
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4.4 Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Life insurance on minors (3207 (b))

4.5 Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3220)

4.6 Credit life insurance (individual versus group)

5.0 LIFE INSURANCE POLICY PROVISIONS, OPTIONS AND RIDERS 11%

5.1 Required provisions (3203)
Ownership
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Entire contract (3203(a)(4), 3204)
Right to examine (free look) (3203(a)(11))
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Grace period (3203(a)(1))
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Incontestability (3203(a)(3))
Misstatement of age (3203(a)(5))
Exclusions (3203(b, c))
Statements of the applicant (3204)

5.2 Beneficiaries
Designation options
Individuals
Classes (per stirpes/per capita)
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Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause

5.3 Settlement options
Cash payment
Interest only
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Fixed-amount installments
Life income
Single life
Joint and survivor
Spendthrift clause

5.4 Nonforfeiture options
Cash surrender value
Extended term
Reduced paid-up insurance

5.5 Policy loan and withdrawal options
Policy loans
Automatic premium loans
Withdrawals or partial surrenders

5.6 Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions

5.7 Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)

5.8 Accelerated (living) benefit provisions/riders (3230)
Conditions for payment
Effect on death benefit

5.9 Riders covering additional insureds
Spouse/other-insured term rider
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Family term rider

5.10 Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
Term rider

6.0 ANNUITIES 6%

6.1 Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant and beneficiary
Insurance aspects of annuities

6.2 Required provisions (3219, 4220, 4223)

6.3 Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits

6.4 Annuity (benefit) payment options
Life contingency options
Pure life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)

6.5 Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)
Level benefit payment amount
Equity indexed annuities

6.6 Uses of annuities
- Group versus individual annuities
- Qualified versus Nonqualified Plans
- Personal uses
  - Tax-deferred growth
  - Retirement income
  - Education funds

7.0 FEDERAL TAX CONSIDERATIONS FOR LIFE INSURANCE AND ANNUITIES 3%

7.1 Taxation of personal life insurance
- Amounts available to policyowner
  - Cash value increases
  - Dividends
  - Policy loans
  - Surrenders
- Amounts received by beneficiary
  - General rule and exceptions
  - Settlement options
  - Values included in insured's estate

7.2 Modified endowment contracts (MECs)
- Definition of modified endowment
- Seven-pay test
- Distributions

7.3 Taxation of non-qualified annuities
- Individually-owned
  - Accumulation phase (taxation issues related to withdrawals)
  - Annuity phase and the exclusion ratio
  - Values included in the annuitant's estate
  - Distributions at death
  - Non-living (trusts, corporations) entity owned

7.4 Taxation of individual retirement accounts (IRAs)
- Traditional IRAs
  - Contributions and deductible amounts
  - Premature distributions including taxation issues
  - Annuity phase benefit payments
  - Amounts received by beneficiary
- Roth IRAs
  - Contributions and limits
  - Distributions

7.5 Rollovers and transfers (IRAs and qualified plans)

7.6 Section 1035 exchanges

8.0 QUALIFIED PLANS 2%

8.1 General requirements
- Defined contribution versus defined benefit plan

8.2 Federal tax considerations
- Tax advantages for employers and employees
- Taxation of distributions (age-related)

8.3 Plan types, characteristics and purchasers
- Self-employed plans (HR 10 or Keogh plans)

8.4 Section 529 plan characteristics (college savings programs)

9.0 ACCIDENT AND HEALTH INSURANCE BASICS 5%

9.1 Definitions of perils
- Accidental injury
- Sickness

9.2 Principal types of losses and benefits
- Loss of income from disability
- Hospital and medical expense
- Long-term care expense

9.3 Classes of accident and health insurance coverage
- Individual, sole proprietor, franchise and group
- Private versus government
- Limited versus comprehensive

9.4 Types of Limited policies
- Limited benefits and amounts
- Required notice to insured
- Types of limited policies
  - Accident-only
  - Specified (dread) disease
  - Hospital indemnity (income)
  - Dental insurance
  - Diagnostic and preventative care
  - Scheduled benefits
  - Credit disability
  - Prescription drugs
  - Vision care

9.5 Common exclusions from coverage
- Act of war
- Participation in a felony
- Preexisting conditions
- Self-inflicted injuries
- Workers' Compensation

9.6 Licensee responsibilities in individual accident and health insurance
- Marketing requirements
  - Advertising (Reg 34, Part 215.1 to .18)
  - Sales presentations
  - Outline of coverage
  - Application procedures
  - Requirements at delivery of policy
  - Common situations for errors/omissions

9.7 Considerations in replacing accident and health insurance
- Benefits, limitations and exclusions
- Licensee liability for errors and omissions

9.8 Community rating of policies (4317; Reg 145, Part 360)

10.0 INDIVIDUAL HEALTH INSURANCE POLICY GENERAL PROVISIONS 4%

10.1 Required provisions
- Entire contract; changes (3216(d)(1)(A))
- Time limit on certain defenses (3216(d)(1)(B))
- Grace period (3216(d)(1)(C))
- Reinstatement (3216(d)(1)(D))
- Claim procedures (3216(d)(1)(E-I))
- Legal actions (3216(d)(1)(K))
- Change of beneficiary (3216(d)(1)(L))

10.2 Other provisions
- Misstatement of age (3216(d)(2)(B))
- Other insurance in this insurer (3216(d)(2)(C))
- Insurance with other insurers
  - Expense-incurred basis (3216(d)(2)(D)
  - Other benefits (3216(d)(2)(E))
  - Unpaid premium (3216(d)(2)(G))
  - Cancellation (3216(d)(2)(H))
  - Conformity with state statutes (3216(d)(2)(I))
  - Illegal occupation (3216(d)(2)(J))
  - Intoxicants and narcotics (3216(d)(2)(K))

10.3 Other general provisions
- Right to examine (free look)
- Insuring clause
- Consideration clause
- Renewability clause (3216(g))
  - Noncancelable
  - Guaranteed renewable

11.0 DISABILITY INCOME AND RELATED INSURANCE 5%

11.1 Qualifying for disability benefits
- Inability to perform duties
  - Own occupation
  - Any occupation
  - Presumptive disability
  - Proof of Loss

11.2 Individual disability income insurance
- Basic total disability plan
  - Income benefits
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and workers compensation benefits
- Individual tax premium consideration
  - Additional Monthly Benefit (AMB)
  - Social Insurance Supplement (SIS)
  - Occupational versus nonoccupational coverage
- Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider
  - Relation of earnings to insurance (3216(d)(2)(F))
- Benefits
  - Accidental death and dismemberment
  - Rehabilitation benefit
  - Medical reimbursement benefit (nondisabling injury)
  - Partial disability benefit
  - Residual disability benefit
  - Total disability benefit

- 24-hour coverage versus limited/at-work coverage
- Exclusions

11.3 Unique aspects of individual disability underwriting
- Occupational/avocational considerations
- Benefit limits
- Policy issuance alternatives

11.4 Group disability income insurance
- Group versus individual plans
- Short-term disability (STD)
- Long-term disability (LTD)

11.5 Business disability insurance
- Key person disability income
- Disability buy-sell policy
- Business overhead expense policy

12.0 MEDICAL PLANS 7%

12.1 Medical plan concepts
- Fee-for-service basis versus prepaid basis
- Specified coverages versus comprehensive care
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants

12.2 Types of plans
- Basic hospital, basic medical, basic surgical (Reg 62, Parts 52.5 to 52.7)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insureds
- Major medical insurance (indemnity plans)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insured
- Health Maintenance Organizations (HMOs)
  - General characteristics
  - Preventive care services
  - Primary Care Physician (PCP)
  - Referral (specialty) physician
  - Emergency care
  - Hospital services
  - Other basic services
  - Preferred provider organizations (PPOs) and point-of-service (POS) plans
  - General characteristics
  - In-network and out-of-network provider access
  - Primary Care Physician (PCP) referral
- Indemnity plan features

12.3 Cost containment in health care delivery
- Cost-saving services
  - Preventive care
  - Hospital outpatient benefits
  - Alternatives to hospital services
- Utilization review
  - Prospective review
  - Concurrent review
  - Retrospective review

12.4 New York mandated benefits and offers (individual and/or group)
- Dependent child age limit (3216(a)(4))
- Full-time students (3216(a)(4)(B))
- Policy extension for handicapped children (3216(c)(4)(A))
- Newborn child coverage (3216(c)(4)(C))
- Timothy's Law
- Infertility

12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements
- Eligibility
- Guaranteed issue
- Pre-existing conditions (3232)
- Creditable coverage (3232-a)
- Renewability
- Privacy protections

13.0 LONG-TERM CARE (LTC) INSURANCE 10%

13.1 Benefits
- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
- Types of care
  - Home health care
  - Adult day care
  - Respite care
  - Assisted living
  - Benefit periods
  - Benefit amounts
- Optional benefits
  - Reimbursement versus indemnity/cash
  - Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
  - Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
  - Guarantee of insurability
  - Return of premium
  - Shared care
  - Individual, group and association plans
  - Qualified versus non-qualified LTC plans
  - Exclusions (Reg 62, Part 52.25(b)(2))
  - Underwriting considerations
  - Suitability

13.2 New York regulations and required provisions
- Renewability (Reg 62, Part 52.25(b)(1))
- Required disclosure provisions (Reg 62, Part 52.65)
- Prohibited practices
- Replacement (Reg 62, Part 52.29)
- Permitted compensation arrangements (Reg 62, Part 52.25(e))
- New York State Partnership for Long Term Care (Reg 144, Part 39)
- Dollar for dollar or time element
- Medicaid Estate Recovery Act (OBRA '93)
- New York Tax credit

14.0 GROUP HEALTH AND BLANKET INSURANCE 6%

14.1 Characteristics of group insurance
- Group contract
- Certificate of coverage
- Experience rating versus community rating
- Definition of eligible group (4235(b)(c))

14.2 Types of eligible groups (4235)
- Employment-related groups
  - Individual employer groups
  - Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs)
  - Taft-Hartley Trusts
  - Associations (alumni, professional and other)
  - Customer groups (depositors, creditor-debtor and others)
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14.3 Regulation of employer group insurance plans
- Employee Retirement Income Security Act (ERISA)
  - Applicability
  - Fiduciary responsibilities
  - Reporting and disclosure
  - Family Medical Leave Ace (FMLA)
- Age Discrimination in Employment Act (ADEA)
  - Applicability to employers and workers
  - Permitted reductions in insured benefits
  - Permitted increases in employee contributions
  - Requirements for medical expense coverage
- Civil Rights Act/Pregnancy Discrimination Act
  - Applicability
  - Guidelines
- Relationship with Medicare
  - Medicare secondary rules
  - Medicare carve-outs and supplements
  - Nondiscrimination rules (highly-compensated)

14.4 Types of funding and administration
- Conventional fully-insured plans
- Partially self-insured plans
  - Stop-loss coverage
  - Administrative-services only (ASO) arrangements
  - 501(c) (9) trust
- Fully self-insured (self-administered) plans
  - Characteristics
  - Conditions suitable for self-funding
  - Benefits suitable for self-funding

14.5 Marketing considerations
- Advertising
- Regulatory jurisdiction/place of

delivery

14.6 Employer group health insurance

Insurer underwriting criteria
- Characteristics of group
- Plan design factors
- Persistency factors
- Administrative capability

Eligibility for coverage
- Annual open enrollment
- Employee eligibility
- Dependent eligibility
- Coordination of benefits provision (Reg 62, Part 52.23)

Change of insurance companies or loss of coverage
- Coinsurance and deductible carryover
- No-loss no-gain
- Events that terminate coverage
- Extension of benefits
- Continuation of coverage under COBRA and New York continuations
- Conversion privilege (3221(e))

14.7 Small employer medical plans

Definition of small employer (Reg 145, Part 360.2(f))
Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e), .3)
Renewability (Reg 145, Part 360.2(e))

15.0 GOVERNMENT INSURANCE PLANS 7%

15.1 Worker's compensation

Eligibility
Benefits

15.2 Social Security Disability

Qualifications for disability benefits
Definition of disability
Waiting period
Disability income benefits

15.3 New York State Disability Benefits Law

Purpose
Definitions
Employment covered
Benefits

15.4 Medicaid

Eligibility and benefits
Child Health Plus
- Eligibility and benefits

Family Health Plus
- Eligibility and benefits

15.5 Medicare

Nature, financing, and administration

Part A — Hospital Insurance
- Individual eligibility requirements
- Enrollment
- Coverages and cost-sharing amounts

Part B — Medical Insurance
- Individual eligibility requirements
- Enrollment
- Coverages and cost-sharing amounts
- Exclusions
- Claims terminology and other key terms

Medicare Select (Reg 62, Part 52.14)
Part C — Medicare Advantage
Part D — Prescription Drug Insurance

15.6 Healthy New York (4326)

15.7 Medical Savings Accounts (MSAs)

15.8 Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)

Definition
Elgibility
Contribution limits

16.0 PRIVATE INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS 6%

16.1 Medicare supplements

Purpose
Open enrollment (Reg 62, Part 52.22(k))
Standardized Medicare supplement plans
- Core benefits
- Additional benefits

New York regulations and required provisions
- Standards for marketing (Reg 62, Part 52.22(i))
- Permitted compensation arrangements (Reg 62, Part 52.22(h))
- Appropriateness of recommended purchase or replacement (Reg 62, Part 52.22(f)(4))
- Replacement (Reg 62, Part 52.22(f, g))
- Disclosure statement (Reg 62, Part 52.63)
- Renewability (Reg 62, Part 52.22(b)(1)(i))

16.2 Other Medicare options for individuals

Disabled individuals
Individuals with kidney failure
Employer group health plans
- Employees age 65 or older

PROPERTY AND CASUALTY INSURANCE CONSULTANT EXAMINATION SERIES 10-58

150 questions - 2.5-hour time limit

1.0 INSURANCE REGULATION 5%

(See Page 12)

2.0 GENERAL INSURANCE 5%

(See Page 12)

3.0 PROPERTY AND CASUALTY INSURANCE BASICS 10%

3.1 Principles and concepts

Insurable interest
Underwriting
- Function
- Loss ratio

Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to .7)

Rates
- Types
- Loss costs
- Components

Hazards
- Physical
- Moral
- Morale

Negligence
- Elements of a negligent act
- Defenses against negligence

Damages
- Compensatory — special versus general
- Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)
- Named perils versus special (open) perils
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction

Loss valuation
- Actual cash value
- Replacement cost
- Functional replacement cost
- Market value
- Agreed value
- Stated amount

Earned premium calculation
- Pro rata versus short rate

3.2 Policy structure

Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

3.3 Common policy provisions

Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles

Other insurance
- Primary
- Excess
- Pro rata share

Limits of liability
- Per occurrence (accident)
- Per person
- Aggregate — general versus products/completed operations
- Split
- Combined single
- Coinsurance
- Vacancy or unoccupancy

Named insured provisions
- Duties after loss
- Assignment
- Abandonment

Insurer provisions
- Liberalization
- Subrogation
- Salvage
- Claim settlement options

Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the bailee

3.4 Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

4.0 DWELLING (2002) POLICY 4%

4.1 Purpose and eligibility

4.2 Coverage forms — Perils insured against

Basic
Broad
Special

4.3 Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages

4.4 General exclusions

4.5 Conditions

4.6 Selected endorsements

Special provisions — New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)

4.7 Personal liability supplement

5.0 HOMEOWNERS (2000) POLICY 10%

5.1 Purpose and eligibility

5.2 Coverage forms

HO-2 through HO-6, HO-8

5.3 Definitions

5.4 Section I — Property coverages

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages

5.5 Section II — Liability coverages

Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

5.6 Perils insured against

5.7 Exclusions

5.8 Conditions

5.9 Selected endorsements

Special provisions — New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 61 10)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Personal injury New York (HO 24 86)
Workers' compensation — certain residence employees — New York (HO 24 93)
Builders risk changes —- standard property policy (CP 11 99 06 95)
Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 AUTO INSURANCE 8%

6.1 Laws

New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
New York Automobile Insurance Plan (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))

6.2 Personal (2005) automobile policy

Purpose and eligibility
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle — New York (PP 03 29)
Named non-owner coverage — New York (PP 03 30)
Rental vehicle coverage — New York (PP 03 46)
Joint ownership coverage — New York (PP 03 78)

6.3 Commercial (2001) automobile policy

Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

7.0 COMMERCIAL PACKAGE POLICY (CPP) 20%

7.1 Components of a commercial policy

Common policy declarations
Common policy conditions
Monoline versus package

7.2 Commercial general liability (2007)

Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments

Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims made features (Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability

7.3 Commercial property (2000)
Commercial property conditions (CP 00 90)
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk (CP 11 21)
Business income
Legal liability
Extra expense
Definitions
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Earthquake and volcanic eruption (CP 10 40)
Flood coverage (CP 10 65)
Peak season limit of insurance (CP 12 30)
Value reporting (CP 13 10)

7.4 Commercial crime (2006)
General definitions
Burglary
Theft
Robbery
Coverage trigger — discovery and loss sustained
Crime coverage forms
Commercial crime coverage forms
Government crime coverage forms
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money

7.5 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions forms
Commercial Inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

7.6 Boiler and machinery (2001)
Equipment breakdown protection coverage form (BM 00 20)
Selected endorsements
Business income — Report of values (BM 15 31)
Actual cash value (BM 99 59)

7.7 Farm coverage (1998)
Farm property coverage forms
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage forms
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages

8.0 BUSINESSOWNERS (2006) POLICY 9%

8.1 Purpose and eligibility

8.2 Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions

8.3 Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

8.4 Businessowners common policy conditions form

8.5 Selected endorsements
Protective safeguards (BP 04 30)
Hired auto and non-owned auto liability — New York (BP 04 36)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

9.0 WORKERS' COMPENSATION INSURANCE 12%

9.1 Workers' Compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37–48)
Benefits provided (WC 12–16)
Special disability fund (WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Federal Workers' Compensation laws
Federal Employers Liability Act (FELA) (45 USC 51–60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

9.2 Workers' Compensation and employers liability insurance policy
General section
Part One — Workers' Compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

9.3 Premium computation
- Job classification — payroll and rates
- Experience modification factor
- Premium discounts
- Participation (dividend) plans

9.4 Other sources of coverage
- New York State Insurance Fund (WC 76–100)
- Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to .22)

9.5 New York State Disability Benefits Law
- Purpose
- Definitions
- Employment covered
- Benefits

10.0 OTHER COVERAGES AND OPTIONS 17%

10.1 Umbrella/excess liability policies
- Personal (DL 98 01)
- Commercial (CU 00 01)

10.2 Specialty liability insurance
- Errors and omissions
- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability
- Environmental liability

10.3 Excess lines (Reg 41, Part 27)
- Definition of Excess Lines
- Licensing requirements (2105)
- Total cost form
- Affidavit
- Export list
- Disclosure (no guaranty fund)

10.4 Surety bonds
- Principal, obligee, surety
- License and permit bonds
- Bid bond
- Performance bond
- Labor and materials bond

10.5 Aviation insurance
- Aircraft hull
- Aircraft liability
- Airport liability
- Hangar keepers legal liability

10.6 Ocean marine insurance
- Major coverages
  - Hull insurance
  - Cargo insurance
  - Freight insurance
  - Protection and indemnity
  - Implied warranties
  - Perils
  - General and particular average

10.7 National Flood Insurance Program
- "Write your own" versus direct
- Eligibility
- Coverage
  - Flood definition
  - Limits
  - Deductibles
  - Increased cost of compliance
- Forms
  - Dwelling
  - General
  - Residential Condominium Building Association Policy

10.8 Other policies
- Watercraft
- Difference in conditions
- Identity theft
- Personal recreational vehicles (ATVs, snowmobiles)

10.9 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)
- Purpose
- Coverage
- Coastal Market Assistance Program (C-MAP)

BAIL BOND AGENT EXAMINATION SERIES 10-59

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 15%

1.1 Licensing
- Superintendent's general duties and powers (201, 2404, 6802(c))
- Process (6802(e–h))
- Persons to be licensed (6801, 6802(a))
- Requirements
  - Bond (6802(j))
  - Fingerprints (6802(g))
- Maintenance and duration
  - Renewal (6802(f, m))
  - Change of address (2134; Reg 5, Part 21.4)
- Disciplinary actions
  - Cease and desist order (2405)
  - Penalties (6802(l))
  - Denial of license (6802(e))
  - Suspension and revocation (6802(k))

1.2 Agent regulation
- Employees (6802(b))
- Record maintenance (Reg 42, Part 28.2)
- Prohibited conduct
  - Misrepresentation (6802(k)(2))
  - Excessive fees (6802(k)(4))
  - Fraudulent or dishonest acts (6802(k)(3))
  - Referral of attorney (6802(k)(5))
  - Pre-arrest agreements (Reg 42, Part 28.1)
  - Unfair discrimination (2609)
  - Rebating (2324)
- Charges (6804)
- Consumer privacy regulation (Reg 169, Parts 420.0–.4)

1.3 Federal regulation
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 THE LEGAL FRAMEWORK 24%

2.1 Authority
- Express
- Implied
- Apparent

2.2 Contracts
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Concealment
- Fraud

2.3 Jurisdiction
- Original jurisdiction
  - Territorial
  - Subject matter
  - Personal
- Appellate jurisdiction

2.4 Terminology
- Acquit
- Adjudicate
- Capital offense
- Conviction
- Custody
- Defendant
- Disposition
- Extradition
- Felony
- Forfeiture
- Fugitive
- Hearing
- Incarceration
- Indictment
- Misdemeanor
- Recognizance
- Revoke
- Warrant

3.0 BAIL BOND PRINCIPLES AND PRACTICES 61%

3.1 Parties to a surety bond
- Principal
  - Indemnitor for principal
  - Indemnity agreement
- Obligee
- Surety

3.2 Duties of bail bond agent
- Premium receipt (Reg 42, Part 28.2)
- Power of attorney
- Collateral and trust obligations

3.3 Types of bonds
- Criminal defendant bonds
  - Bail (Crim Proc 500.10(13))
  - Property bond (Crim Proc 500.10(17))
  - Nonsurety/cash (Crim Proc 500.10(10), 520.10(1)(a), 520.15)
  - Ten percent surety (Crim Proc 520.10(1)(e))
  - Extradition

3.4 Procedure
- Application for bond (surety/defendant contract)
- Collateral security
- Surety contract
- Posting the bond (Crim Proc 520.20(1))
- Justifying affidavit (Crim Proc 520.20(4))
- Premium or compensation

3.5 Court procedures
- Court appearances
  - Arraignment
  - Trial
  - Appeal
- Conditions of release (Crim Proc 520.30)
  - Prior to trial (Crim Proc 530.40)

After conviction — stay of execution (Crim Proc 530.45)
Pending appeal (Crim Proc 530.45, .50)
Failure to appear
Revocation of the right to bail (Crim Proc 530.60)

3.6 Release of surety

3.7 Surrender of principal (defendant) (Crim Proc 530.80)
Exoneration of bond
Return of premium
Return of collateral

3.8 Bond forfeiture (Crim Proc 540.10-.30)
Motion
Notice to defendant and sureties
Judgment
Dispersal of funds
Arrest after forfeiture
One year rule (Crim Proc 540.30)

MORTGAGE GUARANTY AGENT EXAMINATION SERIES 10-60

40 questions - One-hour time limit

1.0 INSURANCE REGULATION 30%

1.1 Licensing
Process (2103(d–i))
Maintenance and duration
Renewal (2103(j); Reg 5 Part 21.2)
Assumed names (2102(f))
Change of address (2134; Reg 5 Part 21.4, 6 Part 22.3, 7 Part 23.4)
Reporting of actions (2110(i))
Disciplinary actions
Cease and desist order (2405)
Hearings (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)

1.2 State regulation
Superintendent's general duties and powers (201, 2404, 6508)
Company regulation
Certificate of authority (6503)
Capital and surplus requirements (6502)
Unfair claim settlement practices (2601; Reg 64 Part 216.3 to .6)
Filing of rates and forms (6504)
Agent regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Representing an unauthorized insurer (6505)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64 Part 216.3)
Illegal inducement (6504(b, c))
False advertising (2603)
Defamation of insurer (2604)
Rebating (2324, 4224)
Examination of books and records (2404; Reg 152 Part 243.0 to .3)
Insurance Frauds Prevention Act (401–409)
Consumer privacy regulation (Reg 169 Part 420.0 to .24)

1.3 Federal regulation
Fair Credit Reporting Act (15 USC 1681–1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 GENERAL INSURANCE 20%

2.1 Concepts
Risk management key terms
Risk
Exposure
Hazard
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance

2.2 Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems

2.3 Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to insurer

2.4 Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/ misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

3.0 MORTGAGE GUARANTY INSURANCE 50%

3.1 Types of mortgage guaranty insurance
Government
Private mortgage guaranty insurance

3.2 Nature of mortgage guaranty insurance
Parties involved
Debtor
Creditor
Insurer

3.3 Advantages and disadvantages to debtors and creditors

3.4 Underwriting
Insured creditor issues
Debtor issues

3.5 Policy conditions
Duties in the event of loss
Amount payable
Cancellation

3.6 Limitations and restrictions
Limitations on risk concentration
Conflict of interest

3.7 Reinsurance (6507)

PUBLIC ADJUSTER EXAMINATION SERIES 10-62

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 8%

1.1 Licensing requirements
Qualifications (2108(c,g))
Process (2108(d),(e))
Bond (2108(l))
Fingerprints (2108(d)(2))

1.2 Maintenance and duration
Renewal (2108(i, j))
Continuing education (2108(r))
Assumed names (2102(f))
Change of address (Reg 10, Part 25.4)
Reporting of actions (2110(i))
Contract requirements (2108(p); Reg 10, Part 25.6)
Insured's right to cancel (Reg 10, Parts 25.8 to .10)
Compensation agreement (Reg 10, Part 25.6)
Maximum compensation (Reg 10, Part 25.7)
Records (Reg 10, Part 25.11)

1.3 Disciplinary actions
Cease and desist (2405)
Suspension, revocation and nonrenewal (2110)
Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)

Unfair claim practices (2601)
Misrepresentation (2108(o))
Procedures for direction of payment (Reg 10, Part 25.12)
Suit against insurer (3404)
Prohibitions (Reg 10, Part 25.3)
Consumer privacy regulation (Reg 169, Parts 420.0 to.4)

1.5 Federal regulations

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 13%

2.1 Contract basics

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Causes of loss (perils)
- Named perils versus open perils (All risk)
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Broad evidence rule
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary
  - Excess
  - Pro rata
  - Contribution by equal shares
- Policy limits
- Reinstatement of limits
- Coinsurance
- Vacancy or unoccupancy
- Assignment
- Liberalization
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to bailee

3.0 ADJUSTING LOSSES 22%

3.1 Role of the adjuster

- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal professional

3.2 Property losses

- Duties of insured after a loss
  - Notice to insurer
  - Mitigating the loss
  - Proof of loss
  - Special requirements
  - Produce books and records
  - Abandonment
- Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
- Claim settlement options
- Payment and discharge

3.3 Claims adjustment procedures

- Settlement procedures
  - Advance payments
  - Draft authority
- Subrogation procedures

Alternative dispute resolution
- Appraisal
- Competitive estimates
- Negotiation

4.0 DWELLING (2002) POLICY 10%

4.1 Coverage forms — Perils insured against

- Basic
- Broad
- Special

4.2 Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.3 General exclusions

4.4 Conditions

4.5 Selected endorsements

- Special provisions — New York (DP 01 31)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

5.0 HOMEOWNERS (2000) POLICY 13%

5.1 Coverage forms

HO-2 through HO-6, HO-8

5.2 Definitions

5.3 Section I — Property coverages

- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements

- Special provisions — New York (HO 01 31)
- Earthquake (HO 04 54)
- Identity fraud expense (HO 04 55)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home business (HO 07 01)
- Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 COMMERCIAL PACKAGE POLICY (CPP) 10%

6.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Monoline versus package

6.2 Commercial property (2000)

- Commercial property conditions form
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income/extra expense
  - Definitions
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Earthquake and volcanic eruption (CP 10 40)
  - Flood coverage (CP 10 65)
  - Peak season limit of insurance (CP 12 30)
  - Value reporting form (CP 13 10)

6.3 Commercial inland marine

- Nationwide marine definition
- Commercial inland marine conditions form
- Commercial Inland marine coverage forms
  - Accounts receivable
  - Commercial articles

Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

6.4 Boiler and machinery (2001)
Equipment breakdown protection coverage form (BM 00 20)
Selected endorsements
Business income — Report of values (BM 15 31)
Actual cash value (BM 99 59)

6.5 Farm coverage (1998)
Farm property coverage forms
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad, and special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than "livestock"

7.0 BUSINESSOWNERS (2006) POLICY 14%

7.1 Characteristics and purpose

7.2 Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Who is an insured
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions

7.3 Businessowners common policy conditions form

7.4 Selected endorsements
Protective safeguards (BP 04 30)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

8.0 OTHER COVERAGES 10%

8.1 National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Proof of loss requirement
Forms
Dwelling
General
Residential Condominium
Building Association
Policy

8.2 Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Implied warranties
Perils
General and particular average

8.3 Other policies
Aircraft hull
Watercraft
Difference in conditions

INDEPENDENT ACCIDENT AND HEALTH INSURANCE ADJUSTER EXAMINATION SERIES 10-63

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i))

1.3 Discliplinary actions
Cease and desist (2405)
Suspension, revocation and nonrenewal (2110)
Penalties (2127)

1.4 Claims settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 ACCIDENT AND HEALTH INSURANCE BASICS 17%

2.1 Definition of potential claims
Accidental injury
Sickness and health

2.2 Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense

2.3 Classes of accident and health insurance coverage
Individual, franchise, and group
Private versus government
Limited versus comprehensive
Self-insured versus insured

2.4 Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Hospital indemnity (income)
Dental insurance
Credit disability
Prescription drugs
Vision care

2.5 Common exclusions from Coverage
Act of war
Participation in a felony
Preexisting conditions
Self-inflicted injuries
Workers' Compensation

2.6 Accident and health insurance claims
Insured's notice
Standard claim forms
Insurers' responsibility to provide claim forms
Insured's submission of proof of loss
Insurer's investigations/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions

3.0 UNDERSTANDING THE LANGUAGE OF MEDICAL REPORTS 10%

3.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties

3.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs

3.3 Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitus
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis

Mental wellness

3.4 Medical tests

- Laboratory
- Radiography (X-ray)
- Magnetic resonance imaging (MRI)
- Computerized tomography (CT or CAT)
- Electromyography (EMG)
- Nerve conduction studies
- Myelography
- Arthroscopy
- Electrocardiogram (EKG or ECG)
- Electroencephalography (EEG)

4.0 INDIVIDUAL HEALTH INSURANCE POLICY GENERAL PROVISIONS 7%

4.1 Required provisions

- Entire contract; changes (3216(d)(1)(A))
- Time limit on certain defenses (3216(d)(1)(B))
- Grace period (3216(d)(1)(C))
- Reinstatement (3216(d)(1)(D))
- Claim procedures (3216(d)(1)(E-I))
- Physical examinations and autopsy (3216(d)(1)(J))
- Legal actions (3216(d)(1)(K))
- Change of beneficiary (3216(d)(1)(L))

4.2 Other provisions

- Misstatement of age (3216(d)(2)(B))
- Other insurance in this insurer (3216(d)(2)(C))
- Insurance with other insurers
  - Expense-incurred basis (3216(d)(2)(D))
  - Other benefits (3216(d)(2)(E))
- Unpaid premium (3216(d)(2)(G))
- Cancellation (3216(d)(2)(H))
- Conformity with state statutes (3216(d)(2)(I))
- Illegal occupation (3216(d)(2)(J))
- Intoxicants and narcotics (3216(d)(2)(K))

4.3 Other general provisions

- Right to examine (free look)
- Insuring clause
- Consideration clause
- Renewability clause (3216(g))
  - Noncancelable
  - Guaranteed renewable

5.0 DISABILITY INCOME AND RELATED INSURANCE 10%

5.1 Qualifying for disability benefits

- Inability to perform duties
  - Own occupation
  - Any occupation
  - Presumptive disability
  - Proof of Loss

5.2 Individual disability income insurance

- Basic total disability plan
  - Income benefits
  - Elimination and benefit periods
  - Waiver of premium feature
- Coordination with social insurance and Workers' Compensation benefits
  - Additional monthly benefit (AMB)
  - Social insurance supplement (SIS)
  - Occupational versus nonoccupational coverage
  - Partial disability benefit
  - Residual disability benefit
- Other provisions affecting income benefits
  - Cost of living adjustment (COLA) rider
  - Future increase option (FIO) rider
  - Relation of earnings to insurance (3216(d)(2)(F))
- Benefits
  - Accidental death and dismemberment
  - Rehabilitation benefit
  - Medical reimbursement benefit (nondisabling injury)
  - Partial disability benefit
  - Residual disability benefit
  - Total disability benefit
  - 24-hour coverage versus limited/at-work coverage
- Exclusions

5.3 Unique aspects of individual disability underwriting

- Occupational/avocational considerations
- Benefit limits
- Policy issuance alternatives

5.4 Group disability income insurance

- Group versus individual plans
- Short-term disability (STD)
- Long-term disability (LTD)

5.5 Business disability insurance

- Key person disability income
- Disability buy-sell policy
- Business overhead expense Policy

6.0 MEDICAL PLANS 10%

6.1 Medical plan concepts

- Fee-for-service basis versus prepaid basis
- Specified coverages versus comprehensive care
- Benefit schedule versus usual/reasonable/customary charges
- Any provider versus limited choice of providers
- Insureds versus subscribers/participants

6.2 Types of plans

- Basic hospital, basic medical, basic surgical (Reg 62, Parts 52.5 to 52.7)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insureds
- Major medical insurance (indemnity plans)
  - Characteristics
  - Common limitations
  - Exclusions from coverage
  - Provisions affecting cost to insureds
- Health Maintenance Organizations (HMOs)
  - General characteristics
  - Preventive care services
  - Primary Care Physician (PCP)
  - Referral (specialty) physician
  - Emergency care
  - Hospital services
  - Other basic services
- Preferred Provider Organizations (PPOs) and Point-Of-Service (POS) plans
  - General characteristics
  - In-network and out-of-network provider access
  - Primary Care Physician (PCP) referral
- Indemnity plan features

6.3 Cost containment in health care delivery

- Cost-saving services
  - Preventive care
  - Hospital outpatient benefits
  - Alternatives to hospital services
- Utilization review
  - Prospective review
  - Concurrent review
  - Retrospective review

6.4 New York mandated benefits and offers (individual and/or group)

- Dependent child age limit (3216(a)(4))
- Full-time students (3216(a)(4))
- Policy extension for handicapped children (3216(c)(4)(A))
- Newborn child coverage (3216(c)(4)(C))
- Timothy's Law
- Infertility

6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

- Eligibility
- Guaranteed issue
- Pre-existing conditions (3232)
- Creditable coverage (3232-a)
- Renewability
- Privacy protections

6.6 Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)

- Definition
- Eligibility
- Contribution limits

7.0 LONG-TERM CARE (LTC) INSURANCE 6%

7.1 Benefits

- LTC, Medicare and Medicaid compared
- Eligibility for benefits
- Levels of care
  - Skilled care
  - Intermediate care
  - Custodial care
- Types of care
  - Home health care
  - Adult day care
  - Respite care

Assisted living
Benefit periods
Benefit amounts
Reimbursement versus indemnity/cash
Optional benefits
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))
Guarantee of insurability
Shared care
Individual, group and association plans
Qualified versus non-qualified LTC plans
Exclusions (Reg 62, Part 52.25(b)(2))

8.0 GROUP HEALTH AND BLANKET INSURANCE 12%

8.1 Characteristics of group insurance
Group contract
Certificate of coverage
Definition of eligible group (4235 (b))
8.2 Types of eligible groups (4235 & 4237)
Employment-related groups
Individual employer groups
Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Taft-Hartley Trusts
Associations (alumni, professional and other)
Customer groups (depositors, creditor-debtor and others)
Blanket customer groups (teams, passengers, and others)
8.3 Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Family Medical Leave Act (FMLA)
Age Discrimination in Employment Act (ADEA)
Applicability to employers and workers
Permitted reductions in insured benefits
Permitted increases in employee contributions
Requirements for medical expense coverage
Civil Rights Act/Pregnancy Discrimination Act
Applicability
Guidelines
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)
8.4 Employer group health insurance
Eligibility for coverage
Employee eligibility
Dependent eligibility
Coordination of benefits provision (Reg 62, Part 52.23)
Change of insurance companies or loss of coverage
Coinsurance and deductible carryover
No-loss no-gain
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and New York continuations
Conversion privilege (3221(e))
8.5 Small employer medical plans
Definition of small employer (Reg 145, Part 360.2(f))
Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e) & .3)

9.0 DENTAL INSURANCE 5%

9.1 Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
9.2 Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
9.3 Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection

10.0 GOVERNMENT INSURANCE PLANS 8%

10.1 Workers' Compensation
Eligibility
Benefits
10.2 Social Security Disability
Qualifications for disability benefits
Definition of disability
Waiting period
Disability income benefits
10.3 New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits
10.4 Medicaid
Eligibility and benefits
Child Health Plus
Eligibility and benefits
Family Health Plus
Eligibility and benefits
10.5 Medicare
Nature, financing, and administration
Part A — Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Claims terminology and other key terms
Medicare Select (Reg 62, Part 52.14)
Part C — Medicare Advantage
Part D — Prescription Drug Insurance
Healthy New York (4326)

11.0 PRIVATE INSURANCE FOR SENIOR CITIZENS AND SPECIAL NEEDS INDIVIDUALS 5%

11.1 Medicare supplements
Purpose
Open enrollment (Reg 62, Part 52.22(k))
Standardized Medicare supplement plans
Core benefits
Additional benefits
11.2 Other Medicare options for individuals
Disabled individuals
Individuals with kidney failure
Employer group health plans
Employees age 65 or older

INDEPENDENT FIRE ADJUSTER EXAMINATION SERIES 10-64

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d), (f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i))
1.3 Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
1.4 Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)
1.5 Federal regulation
Fraud and false statements

including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 10%

2.1 Contract basics
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts
- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Causes of loss (perils)
- Named perils versus open perils (All risk)
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Broad evidence rule
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

2.3 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions
- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary
  - Excess
  - Pro rata
  - Contribution by equal shares
- Policy limits
- Reinstatement of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
- Duties after loss
- Assignment
- Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
- Third-party provisions
  - Standard mortgage clause
  - Loss payable clause
  - No benefit to the bailee

3.0 ADJUSTING LOSSES 14%

3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal profession

3.2 Claim reporting
- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Property losses
- Duties of insured after a loss
  - Notice to insurer
  - Mitigating the loss
  - Proof of loss
  - Special requirements
  - Produce books and records
  - Abandonment
- Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
- Claim settlement options
- Payment and discharge

3.4 Coverage problems
- Dealing with coverage disputes
  - Reservation of rights letter
  - Nonwaiver agreement
  - Declaratory judgment action

3.5 Claims adjustment procedures
- Settlement procedures
  - Advance payments
  - Draft authority
  - Execution of releases
- Subrogation procedures
- Alternative dispute resolution
  - Appraisal
  - Arbitration
  - Competitive estimates
  - Mediation
  - Negotiation

4.0 DWELLING (2002) POLICY 10%

4.1 Coverage forms — Perils Insured against
- Basic
- Broad
- Special

4.2 Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Fair rental value
- Coverage E — Additional living expense
- Other coverages

4.3 General exclusions

4.4 Conditions

4.5 Selected endorsements
- Special provisions — New York (DP 01 31)
- Automatic increase in insurance (DP 04 11)
- Broad theft coverage (DP 04 72)
- Dwelling under construction (DP 11 43)

5.0 HOMEOWNERS (2000) POLICY 18%

5.1 Coverage forms
- HO-2 through HO-6, HO-8

5.2 Definitions

5.3 Section I — Property coverages
- Coverage A — Dwelling
- Coverage B — Other structures
- Coverage C — Personal property
- Coverage D — Loss of use
- Additional coverages

5.4 Perils insured against

5.5 Exclusions

5.6 Conditions

5.7 Selected endorsements
- Special provisions — New York (HO 01 31)
- Earthquake (HO 04 54)
- Identity fraud expense (HO 04 55)
- Scheduled personal property (HO 04 61)
- Personal property replacement cost (HO 04 90)
- Home business (HO 07 01)
- Water Back Up and Sump Discharge or Overflow (HO 23 85)

6.0 COMMERCIAL PACKAGE POLICY (CPP) 16%

6.1 Components of a commercial policy
- Common policy declarations
- Common policy conditions
- Monoline versus package

6.2 Commercial property (2000)
- Commercial property conditions form
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income/extra expense
  - Definitions
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Earthquake and volcanic eruption (CP 10 40)
  - Flood coverage (CP 10 65)

Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)

6.3 Boiler and machinery (2001)
- Equipment breakdown protection coverage form (BM 00 20)
- Selected endorsements
- Business income — Report of values (BM 15 31)
- Actual cash value (BM 99 59)

6.4 Farm coverage (1998)
- Farm property coverage forms
  - Coverage A — Dwellings
  - Coverage B — Other private structures
  - Coverage C — Household personal property
  - Coverage D — Loss of use
  - Coverage E — Scheduled farm personal property
  - Coverage F — Unscheduled farm personal property
  - Coverage G — Other farm structures
- Mobile agricultural machinery and equipment coverage form
  - Livestock coverage form
  - Definitions
  - Cause of loss (basic, broad and special)
  - Conditions
  - Exclusions
  - Limits
  - Additional coverages
    - Animals other than "livestock"

7.0 BUSINESSOWNERS (2006) POLICY 12%

7.1 Characteristics and purpose

7.2 Businessowners property coverage forms (standard and special)
- Coverage
- Causes of loss
- Exclusions
- Who is insured
- Limits of insurance
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Additional coverages
  - Definitions

7.3 Businessowners common policy conditions form

7.4 Selected endorsements
- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

8.0 OTHER COVERAGES AND OPTIONS 10%

8.1 National Flood Insurance Program
- "Write your own" versus direct
- Eligibility
- Coverage
  - Flood definition
  - Limits
  - Deductibles
  - Increased cost of compliance
- Proof of loss requirement
- Forms
  - Dwelling
  - General
  - Residential Condominium Building Association Policy

8.2 Ocean marine insurance
- Major coverages
  - Hull insurance
  - Cargo insurance
  - Freight insurance
- Implied warranties
- Perils
- General and particular average

8.3 Other policies
- Watercraft
- Difference in conditions
- Personal recreational vehicles (ATVs, snowmobiles)

8.4 Crop Insurance
- Eligibility
- Application
  - Term of coverage
  - Covered perils
- Limits of coverage

8.5 Federal multi-peril crop insurance
- Basic crop insurance
  - Eligibility
  - Coverage level
  - Covered causes of loss
  - Application
  - Life of policy
- Multiple peril policy options
  - Levels of coverage
  - Price election
  - Optional units
- Other provisions
  - Individual crop
  - Small grain
  - Coarse Grain

INDEPENDENT CASUALTY INSURANCE ADJUSTER EXAMINATION SERIES 10-65

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
- Qualifications (2108(c, g))
- Process (2108(d), (f))
- Bond (2108(l))
- Fingerprints (2108(d)(2))
- Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
- Renewal (2108(i, j))
- Assumed names (2102(f))
- Change of address (Reg 25, Part 26.6)
- Reporting of actions (2110(i))

1.3 Disciplinary actions
- Cease and desist (2405)
- Suspension, revocation, and nonrenewal (2110)
- Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
- Unfair claim practices (2601)
- Misrepresentation (2108(o))
- Prohibitions (Reg 25, Part 26.5)
- Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 10%

2.1 Contract basics
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts
- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
  - Absolute liability
  - Strict liability
  - Vicarious liability
  - Causes of loss (perils)
  - Named perils versus special (open) perils
  - Direct loss
  - Consequential or indirect loss
  - Loss valuation
    - Actual cash value
    - Broad evidence rule
    - Replacement cost

2.3 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions
- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles

Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products/completed operations
Single/Split
Combined single
Coninsurance
Names insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to bailee

3.0 ADJUSTING LOSSES 14%

3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal

3.3 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.4 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action

3.5 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation

4.0 HOMEOWNERS (2000) POLICY 16%

4.1 Coverage forms
HO-2 through HO-6, HO-8

4.2 Definitions

4.3 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages

4.4 Exclusions

4.5 Conditions

4.6 Selected endorsements
Special provisions — New York (HO 01 31)
Home business (HO 07 01)
Personal injury — New York (HO 24 86)
Workers' compensation — certain residence employees — New York (HO 24 93)

5.0 AUTO INSURANCE 10%

5.1 Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
New York Automobile Insurance Plan (5301-5304)
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Uninsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
Definitions
Optional
Nonstacking
Coverage limits
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))

5.2 Personal (2005) automobile policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is an insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions — New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle — New York (PP 03 29)
Named non-owner coverage — New York (PP 03 30)
Rental vehicle coverage — New York (PP 03 46)
Joint ownership coverage — New York (PP 03 78)

5.3 Commercial (2001) automobile policy
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garagekeepers coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 15)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

6.0 COMMERCIAL PACKAGE POLICY (CPP) 14%

6.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package

6.2 Commercial general liability (2001)
Commercial general liability coverage forms
Bodily injury and property damage liability
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments

Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims made features
(Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability

6.3 Commercial crime (2006)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Government crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money

6.4 Farm coverage (1998)
Farm liability coverage forms
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical Payments
Livestock coverage form
Definitions
Conditions
Exclusions
Limits
Additional coverages
Animals other than livestock

7.0 BUSINESSOWNERS (2006) POLICY 9%

7.1 Characteristics and purpose

7.2 Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

7.3 Businessowners common policy conditions form

7.4 Selected endorsements
Hired auto and non-owned auto liability — New York (BP 04 36)

8.0 WORKERS' COMPENSATION INSURANCE 6%

8.1 Workers' Compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational illness and diseases (WC 3(2), 37–48)
Benefits provided (WC 12–16)
Special disability fund (WC 15(8)(h))
Claims reporting requirements (RR 314.7)
Volunteer Firefighters
Rescue (or ambulance)
Federal Workers' Compensation laws
Federal Employers Liability Act (FELA) (45 USC 51–60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

8.2 Workers' Compensation and employers liability insurance policy
General section
Part One — Workers' Compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

8.3 Other sources of coverage
New York State Insurance Fund (WC 76–100)
Self-insured employers and employer groups (WC 50, 60–75-a; RR 317.1–.22)

9.0 OTHER COVERAGES AND OPTIONS 11%

9.1 Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)

9.2 Specialty liability insurance
Errors and omissions
Professional liability
Directors and officers liability
Fiduciary liability
Liquor liability
Employment practices liability
Environmental liability

9.3 Excess lines (Reg 41, Part 27)
Definitions and markets
Licensing requirements

9.4 Ocean marine insurance
Major coverages
Hull insurance
Protection and indemnity
Implied warranties

9.5 Other policies
Watercraft
Personal recreational vehicles (ATVs, snowmobiles)

INDEPENDENT AUTOMOBILE INSURANCE ADJUSTER EXAMINATION SERIES 10-66

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d), (f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i))

1.3 Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 INSURANCE BASICS 10%

2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties

Concealment
Fraud
Waiver and estoppel

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Loss valuation
  - Actual cash value
  - Market value
  - Agreed value
  - Stated amount

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary and excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Aggregate
  - Single/Split
  - Combined single
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
  - Duty to defend
- Third-party provisions
  - Loss payable clause
  - No benefit to the bailee

3.0 ADJUSTING LOSSES 25%

3.1 Role of the adjuster

- Duties and responsibilities
- Relationship to the legal profession

3.2 Claim reporting

- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Property losses

- Duties of insured after a loss
  - Notice to insurer
  - Mitigating the loss
  - Proof of loss
  - Special requirements
  - Produce books and records
  - Abandonment
- Determining value and loss
  - Burden of proof of value and loss
  - Estimates
  - Depreciation
  - Salvage
- Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1)
- Claim settlement options
- Payment and discharge

3.4 Liability losses

- Investigation procedures
  - Verify coverage
  - Determine liability
- Gathering evidence
  - Physical evidence
  - Witness statements
- Determining value of intangible damages

3.5 Coverage problems

- Dealing with coverage disputes
  - Reservation of rights letter
  - Nonwaiver agreement
  - Declaratory judgment action

3.6 Claims adjustment procedures

- Settlement procedures
  - Advance payments
  - Draft authority
  - Execution of releases
- Subrogation procedures
- Appraisal process

4.0 AUTO INSURANCE 55%

4.1 Laws

- New York Motor Vehicle Financial Responsibility Law
  - Required limits of liability (Veh & Traf 333)
  - Required proof of insurance (Veh & Traf 311(3))
- New York Automobile Insurance Plan (5301-5304)
- Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
  - Notice of claim
  - Medical
  - Rehabilitation
  - Loss of earnings
  - Funeral
  - Substitution services
  - Tort limitation/verbal Threshold
- Optional coverages
  - OBEL
  - Additional PIP
- Uninsured motorist (3420(f))
  - Definitions
  - Bodily injury only
  - Required limits
  - Mandatory coverage
- Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
  - Definitions
  - Optional
  - Nonstacking
  - Coverage limits
- Cancellation/nonrenewal (3425)
  - Grounds
  - Notice
- Choice of repair shop (2610)
- Supplemental spousal liability (3420(g))

4.2 Personal (2005) automobile policy

- Definitions
- Liability coverage
  - Bodily injury and property damage
  - Supplementary payments
  - Who is an insured
  - Exclusions
- Medical payments coverage
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
  - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
  - Amendment of policy provisions — New York (PP 01 79)
  - Towing and labor costs (PP 03 03)
  - Miscellaneous type vehicle — New York (PP 03 29)
  - Named non-owner coverage — New York (PP 03 30)
  - Rental vehicle coverage — New York (PP 03 46)
  - Joint ownership coverage — New York (PP 03 78)

4.3 Commercial (2001) automobile policy

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - Lessor — additional insured and loss payee (CA 20 01)
  - Mobile equipment (CA 20 15)
  - Auto medical payments coverage (CA 99 03)
  - Drive other car coverage (CA 99 10)
  - Individual named insured

(CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulations
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

INDEPENDENT AVIATION INSURANCE ADJUSTER EXAMINATION SERIES 10-67

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d), (f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i))

1.3 Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 10%

2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.2 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Named perils versus open perils (all risk)
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Broad evidence rule
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount

2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

2.4 Common policy provisions
Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products/completed operations
Split
Combined single
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Loss payable clause
No benefit to the bailee

3.0 ADJUSTING LOSSES 18%

3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal

3.3 Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action

3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Appraisal process

4.0 GENERAL PRINCIPLES AND DEFINITIONS 20%

4.1 In flight
4.2 Not in flight
4.3 Use of airplane
4.4 Conversion
4.5 Loss of use
4.6 Proximate cause
4.7 General average

5.0 AVIATION HULL COVERAGES 9%

5.1 Comprehensive

5.2 Named perils
5.3 Deductibles

6.0 AIRCRAFT LIABILITY COVERAGES 23%

6.1 Bodily injury liability (excluding passengers)
6.2 Property damage liability
6.3 Passenger bodily injury liability
6.4 Medical payments
6.5 Admitted liability

7.0 AIRPORT AND HANGARKEEPERS LIABILITY 10%

7.1 Airport liability
7.2 Hangarkeepers liability

INDEPENDENT FIDELITY AND SURETY ADJUSTER EXAMINATION SERIES 10-68

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
- Qualifications (2108(c, g))
- Process (2108(d), (f))
- Bond (2108(l))
- Fingerprints (2108(d)(2))
- Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
- Renewal (2108(i, j))
- Assumed names (2102(f))
- Change of address (Reg 25, Part 26.6)
- Reporting of actions (2110(i))

1.3 Disciplinary actions
- Cease and desist (2405)
- Suspension, revocation, and nonrenewal (2110)
- Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
- Unfair claim practices (2601)
- Misrepresentation (2108(o))
- Prohibitions (Reg 25, Part 26.5)
- Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 10%

2.1 Contract basics
- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts
- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
- Consequential or indirect loss

2.3 Policy structure
- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions
- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Deductibles
- Other insurance
  - Primary
  - Excess
  - Pro rata
- Limits of liability — per occurrence
- Assignment
- Subrogation

3.0 ADJUSTING LOSSES 18%

3.1 Role of the adjuster
- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal profession

3.2 Claim reporting
- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Fidelity and surety
- Duties of an insured after a loss
- Determining value and loss
- Burden of proof of value and loss
- Claim settlement options
- Payment and discharge

3.4 Coverage problems
- Dealing with coverage disputes
- Reservation of rights letter
- Nonwaiver agreement
- Declaratory judgment action

3.5 Claims adjustment procedures
- Settlement procedures
  - Advance payments
  - Draft authority
  - Execution of releases
- Subrogation procedures
- Appraisal process

4.0 SURETY BONDS 31%

4.1 Nature of surety bonds
- Surety bonds versus insurance
- Parties of a surety bond
- Principal
- Obligee
- Surety

4.2 Types of surety bonds
- Contract bonds
  - Bid
  - Performance
  - Payment
  - Maintenance
  - Miscellaneous contracts
  - Small Business Administration (SBA) Surety Bond Guaranty Program
- Purpose of license and permit bonds
  - Types of guarantees
  - Financial
  - Indemnity
- Public official bond
  - Statutory, common law, or voluntary
  - Individual
  - Name schedule
  - Position schedule
- Judicial bonds
  - Attachment
  - Garnishment
  - Replevin
  - Counter-replevin
  - Stay of execution
  - Release attachment
  - Bail
  - Appeal
  - Cost
  - Injunction
  - Dissolve injunction
  - Discharge mechanics lien
- Fiduciary bonds
  - Probate
  - Equity
  - Federal bankruptcy court
- Federal
  - Bureau of Alcohol, Tobacco and Firearms
  - Customs
  - Immigrant
- Miscellaneous surety bonds
  - Indemnity
  - Financial guarantee
  - Lost instrument
  - Reclamation
  - Self-insurance Workers' Compensation

5.0 FIDELITY COVERAGES 31%

5.1 Nature of fidelity bonds
- Insuring agreement
- Discovery versus loss sustained forms
- Bond period
- Discovery period
- Limit of liability
  - Aggregate
  - Single loss
- Termination of coverage

5.2 Employee dishonesty coverage
- Individual bonds
- Blanket
- Scheduled

- Named employee
- Specified position
- Pension plan, ERISA compliance

5.3 Financial institution bonds

- Form 14 Securities dealers
- Form 15 Finance companies
- Form 23 Credit unions
- Form 24 Banks and thrifts
- Form 25 Insurance companies
  - A — Fidelity
  - B — On premises
  - C — In transit
  - D — Forgery or alteration
  - E — Securities (forgery)
- Coverage riders
  - Automated teller machine (ATM)
  - Computer systems
  - Extortion coverage
  - Fraudulent real property mortgages
  - Insurers of registered checks or personal money orders
  - Pension plans, ERISA compliance
  - Servicing contractors
  - Trading loss
  - Voice initiated electronic funds transfer (VIT)

5.4 Public employee bonds

- Coverage Form O — Public employee dishonesty

5.5 Commercial crime (2006)

- General definitions
  - Burglary
  - Theft
  - Robbery
  - Coverage trigger — discovery and loss sustained
- Crime coverage forms
  - Commercial crime coverage forms
  - Governmental crime coverage forms
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money

INDEPENDENT INLAND MARINE ADJUSTER EXAMINATION SERIES 10-69

60 questions - One-hour time limit

1.0 INSURANCE REGULATION 11%

1.1 Licensing requirements

- Qualifications (2108(c, g))
- Process (2108(d), (f))
- Bond (2108(l))
- Fingerprints (2108(d)(2))
- Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration

- Renewal (2108(i, j))
- Assumed names (2102(f))
- Change of address (Reg 25, Part 26.6)
- Reporting of actions (2110(i))

1.3 Disciplinary actions

- Cease and desist (2405)
- Suspension, revocation, and nonrenewal (2110)
- Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)

- Unfair claim practices (2601)
- Misrepresentation (2108(o))
- Suit against insurer (3404)
- Prohibitions (Reg 25, Part 26.5)
- Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation

- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
- Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 11%

2.1 Contract basics

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/ misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts

- Insurable interest
- Hazards
  - Physical
  - Moral
  - Morale
- Negligence
  - Elements of a negligent act
  - Defenses against negligence
- Damages
  - Compensatory — special versus general
  - Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Named perils versus open perils (All risk)
- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation
  - Actual cash value
  - Broad evidence rule
  - Replacement cost
  - Functional replacement cost
  - Market value
  - Agreed value
  - Stated amount

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Nonconcurrency
  - Primary
  - Excess
  - Pro rata
  - Contribution by equal shares
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Aggregate — general versus products/completed operations
  - Split
  - Combined single
- Reinstatement of limits
- Coinsurance
- Vacancy or unoccupancy
- Named insured provisions
  - Duties after loss
  - Assignment
  - Abandonment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Salvage
  - Claim settlement options
  - Duty to defend
- Third-party provisions
  - Loss payable clause
  - No benefit to bailee

3.0 ADJUSTING LOSSES 27%

3.1 Role of the adjuster

- Duties and responsibilities
- Staff and independent adjuster versus public adjuster
- Relationship to the legal profession

3.2 Claim reporting

- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Property losses

- Duties of insured after a loss
  - Notice to insurer
  - Mitigating the loss
  - Proof of loss

Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge

3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages

3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action

3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Appraisal process

4.0 COMMERCIAL PACKAGE POLICY (CPP) 38%

4.1 Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package

4.2 Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions forms
Commercial Inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

5.0 PERSONAL INLAND MARINE 13%

5.1 Personal property floater
5.2 Personal effects floater
5.3 Personal articles floater

INDEPENDENT GENERAL ADJUSTER EXAMINATION SERIES 10-70

100 questions – Two-hour time limit

1.0 INSURANCE REGULATION 6%

1.1 Licensing requirements
Qualifications (2108(c, g))
Process (2108(d), (f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i))

1.3 Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.0 INSURANCE BASICS 6%

2.1 Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

2.2 Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Named perils versus open perils (All risk)
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Broad evidence rule
Replacement cost
Functional replacement cost
Market value
Agreed value
Stated amount

2.3 Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

2.4 Common policy provisions
Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal
Deductibles
Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate — general versus products/completed operations
Split
Combined single
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Claim settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to bailee

3.0 ADJUSTING LOSSES 11%

3.1 Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession

3.2 Claim reporting
Claim investigation
Claim file documentation of

events
Types of reports
Initial or first field
Interim or status
Full formal
3.3 Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
3.4 Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
3.5 Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
3.6 Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Arbitration
Competitive estimates
Mediation
Negotiation

4.0 ACCIDENT AND HEALTH INSURANCE BASICS 6%

4.1 Definition of potential claims
Accidental injury
Sickness and health
4.2 Principal types of claims and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense
4.3 Classes of accident and health insurance policies
Individual, franchise and group
Private versus government
Limited versus comprehensive
Self-insured versus insured
4.4 Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Hospital indemnity (income)
Dental insurance
Credit disability
Prescription drugs
Vision care
4.5 Common exclusions from coverage
Pre-existing conditions
4.6 Accident and health insurance claims
Insured's notice
Standard claim forms
Insurers' responsibility to provide claim forms
Insured's submission of proof of loss
Insurer's investigations/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions

5.0 UNDERSTANDING THE LANGUAGE OF MEDICAL REPORTS 4%

5.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties
5.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
5.3 Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
5.4 Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

6.0 DWELLING (2002) POLICY 6%

6.1 Coverage forms — Perils insured against
Basic
Broad
Special
6.2 Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value
Coverage E — Additional living expense
Other coverages
6.3 General exclusions
6.4 Conditions
6.5 Selected endorsements
Special provisions — New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 72)
Dwelling under construction (DP 11 43)
6.6 Personal liability supplement

7.0 HOMEOWNERS (2000) POLICY 10%

7.1 Coverage forms
HO-2 through HO-6, HO-8
7.2 Definitions
7.3 Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
7.4 Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages
7.5 Perils insured against
7.6 Exclusions
7.7 Conditions
7.8 Selected endorsements
Special provisions — New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Personal injury New York (HO 24 86)
Workers' compensation — certain residence employees New York (HO 24 93)
Water Back Up and Sump Discharge or Overflow (HO 23 85)

8.0 AUTO INSURANCE 9%

8.1 Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
New York Automobile Insurance Plan (5301-5304)
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation

- Loss of earnings
- Funeral
- Substitution services
- Tort limitation/verbal Threshold
- Optional coverages
  - OBEL
  - Additional PIP

- Uninsured motorist (3420(f))
  - Definitions
  - Bodily injury only
  - Required limits
  - Mandatory coverage
- Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-D, Parts 60-2.0 to .4)
  - Definitions
  - Optional
  - Nonstacking
  - Coverage limits
  - Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
- Cancellation/nonrenewal (3425)
  - Grounds
  - Notice
- Choice of repair shop (2610)
- Supplemental spousal liability (3420(g))

8.2 Vehicle parts and construction

- Body
  - Front end
  - Rear body
  - Quarter panels
  - Doors
  - Roof
  - Bumpers/urethane repairs
  - Lamps
  - Cowl
  - Floor pan
  - Rocker panels
  - Pillars
- Substructure
  - Frame
  - Unibody
- Mechanical
  - Engine
  - Cooling system
  - Electrical system/computers
  - Exhaust system
  - Fuel system
  - Heating and air conditioning systems
  - Brakes/ABS
  - Steering
  - Suspension
  - Transmission
  - Air bags/SRS
- Glass
- Interior
- Paint

8.3 Personal (2005) automobile policy

- Definitions
- Liability coverage
  - Bodily injury and property damage
  - Supplementary payments
  - Who is insured
  - Exclusions
- Medical payments coverage
- Coverage for damage to your auto
  - Collision
  - Other than collision
  - Deductibles
  - Transportation expenses
  - Exclusions
- Duties after an accident or loss
- General provisions
- Selected endorsements
  - Amendment of policy provisions — New York (PP 01 79)
  - Towing and labor costs (PP 03 03)
  - Miscellaneous type vehicle — New York (PP 03 29)
  - Named non-owner coverage — New York (PP 03 30)
  - Rental vehicle coverage — New York (PP 03 46)
  - Joint ownership coverage — New York (PP 03 78)

8.4 Commercial (2001) automobile policy

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Liability coverage
  - Garagekeepers coverage
  - Physical damage coverage
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - Lessor — additional insured and loss payee (CA 20 01)
  - Mobile equipment (CA 20 15)
  - Auto medical payments coverage (CA 99 03)
  - Drive other car coverage (CA 99 10)
  - Individual named insured (CA 99 17)
  - Employees as insureds (CA 99 33)
- Commercial carrier regulations
  - The Motor Carrier Act of 1980
  - Endorsement for motor carrier policies of insurance for public liability (MCS-90)

9.0 COMMERCIAL PACKAGE POLICY (CPP) 9%

9.1 Components of a commercial policy

- Common policy declarations
- Common policy conditions
- Monoline versus package

9.2 Commercial general liability (2001)

- Commercial general liability coverage forms
  - Bodily injury and property damage liability
  - Personal and advertising injury liability
  - Medical payments coverage
  - Exclusions
  - Supplementary payments
  - Who is an insured
  - Limits of insurance
  - Conditions
  - Definitions
- Occurrence versus claims-made (Reg 121, Part 73)
- Claims made features (Reg 121, Part 73)
  - Trigger
  - Retroactive date
  - Extended reporting periods — basic versus supplemental
  - Claim information
- Premises and operations
- Products and completed operations
- Insured contract
- Owners and contractors protective liability

9.3 Commercial property (2000)

- Commercial property conditions form
- Coverage forms
  - Building and personal property
  - Condominium association
  - Condominium commercial unit-owners
  - Builders risk
  - Business income/extra expense
  - Legal liability
  - Definitions
- Causes of loss forms
  - Basic
  - Broad
  - Special
- Selected endorsements
  - Ordinance or law (CP 04 05)
  - Spoilage (CP 04 40)
  - Earthquake and volcanic eruption (CP 10 40)
  - Flood coverage (CP 10 65)
  - Peak season limit of insurance (CP 12 30)
  - Value reporting form (CP 13 10)

9.4 Commercial crime (2006)

- General definitions
  - Burglary
  - Theft
  - Robbery
- Crime coverage forms
  - Commercial crime coverage forms (discovery/loss sustained)
  - Government crime coverage forms (discovery/loss sustained)
- Coverages
  - Employee theft
  - Forgery or alteration
  - Inside the premises — theft of money and securities
  - Inside the premises — robbery or safe burglary of other property
  - Outside the premises
  - Computer fraud
  - Funds transfer fraud
  - Money orders and counterfeit money

9.5 Commercial inland marine

- Nationwide marine definition
- Commercial inland marine

conditions forms
Commercial Inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

9.6 Boiler and machinery (2001)
Equipment breakdown protection coverage form (BM 00 20)
Selected endorsements
Business income — Report of values (BM 15 31)
Actual cash value (BM 99 59)

9.7 Farm coverage (1998)
Farm property coverage forms
Coverage A — Dwellings
Coverage B — Other private structures
Coverage C — Household personal property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F — Unscheduled farm personal property
Coverage G — Other farm structures
Farm liability coverage forms
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than "livestock"

10.0 BUSINESSOWNERS (2006) POLICY 8%

10.1 Characteristics and purpose

10.2 Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Who is insured
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions

10.3 Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions

10.4 Businessowners common policy conditions

10.5 Selected endorsements
Protective safeguards (BP 04 30)
Hired auto and non-owned auto liability — New York (BP 04 36)
Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)

11.0 WORKERS' COMPENSATION INSURANCE 6%

11.1 Workers' Compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational illness and diseases (WC 3(2), 37–48)
Benefits provided (WC 12–16)
Special disability fund (WC 15(8)(h))
Claims reporting requirements (RR 314.7)
Volunteer Firefighters' and Volunteer Ambulance Workers' Benefit
Federal Workers' Compensation Laws
Federal Employers Liability Act (FELA) (45 USC 51–60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

11.2 Workers' Compensation and employers liability insurance policy
General section
Part One — Workers' Compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

11.3 Other sources of coverage
New York State Insurance Fund (WC 76–100)
Self-insured employers and employer groups (WC 50, 60–75-a; RR 317.1–.22)

12.0 SURETY BONDS 2%

12.1 Nature of surety bonds
Surety bonds versus insurance
Parties of a surety bond
Principal
Obligee
Surety

12.2 Types of surety bonds
Contract bonds
Bid
Performance
Public official bond
Judicial bonds
Fiduciary bonds
Miscellaneous surety bonds
Indemnity
Financial guarantee
Lost instrument
Reclamation
Self-insurance workers Compensation

13.0 FIDELITY COVERAGES 3%

13.1 Nature of fidelity bonds
Insuring agreement
Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage

13.2 Employee dishonesty coverage
Individual bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance

13.3 Financial institution bonds
Form 14 Securities dealers
Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A — Fidelity
B — On premises
C — In transit
D — Forgery or alteration
E — Securities (forgery)

13.4 Public employee bonds
Coverage Form O — Public employee dishonesty

14.0 AVIATION HULL COVERAGES 3%

14.1 Comprehensive

14.2 Named perils

14.3 Deductibles

15.0 AIRCRAFT LIABILITY COVERAGES 3%

15.1 Bodily injury liability (excluding passengers)

15.2 Property damage liability
15.3 Passenger bodily injury liability
15.4 Medical payments
15.5 Admitted liability

16.0 OTHER COVERAGES AND OPTIONS 8%

16.1 Umbrella/excess liability policies
- Personal (DL 98 01)
- Commercial (CU 00 01)

16.2 Specialty liability insurance
- Errors and omissions
- Professional liability
- Directors and officers liability
- Fiduciary liability
- Liquor liability
- Employment practices liability
- Environmental liability

16.3 Excess lines (Reg 41, Part 27)

16.4 National Flood Insurance Program
- "Write your own" versus direct
- Eligibility
- Coverage
  - Flood definition
  - Limits
  - Deductibles
  - Increased cost of compliance
- Proof of loss requirement
- Forms
  - Dwelling
  - General
  - Residential Condominium Building Association Policy

16.5 Ocean marine insurance
- Major coverages
  - Hull insurance
  - Cargo insurance
  - Freight insurance
  - Protection and indemnity
- Implied warranties
- Perils
- General and particular average

16.6 Other policies
- Watercraft
- Difference in conditions
- Identity theft
- Personal recreational vehicles (ATVs, snowmobiles)

16.7 Crop insurance
- Eligibility
- Application
- Term of coverage
- Covered perils
- Limits of coverage

16.8 Federal multi-peril crop insurance
- Basic crop insurance
  - Eligibility
  - Coverage level
  - Covered causes of loss
  - Application
  - Life of policy
- Multiple peril policy options
  - Levels of coverage
  - Price election
  - Optional units
- Other provisions
  - Individual crop
  - Small grain
  - Coarse Grain

INDEPENDENT AUTOMOBILE DAMAGE AND THEFT APPRAISAL ADJUSTER EXAMINATION SERIES 10-71

60 questions – One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
- Qualifications (2108(c, g))
- Process (2108(d), (f))
- Bond (2108(l))
- Fingerprints (2108(d)(2))
- Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
- Renewal (2108(i, j))
- Assumed names (2102(f))
- Change of address (Reg 25, Part 26.6)
- Reporting of actions (2110(i))

1.3 Disciplinary actions
- Cease and desist (2405)
- Suspension, revocation, and nonrenewal (2110)
- Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)
- Unfair claim practices (2601)
- Misrepresentation (2108(o))
- Prohibitions (Reg 25, Part 26.5)
- Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation
- Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 INSURANCE BASICS 10%

2.1 Insurance principles and concepts
- Insurable interest
- Causes of loss (perils)
- Direct loss
- Consequential or indirect loss
- Loss valuation
  - Actual cash value
  - Replacement cost

3.0 APPRAISING AUTOMOBILE PHYSICAL DAMAGE CLAIMS 80%

3.1 Role of the appraiser
- Duties and responsibilities
- Relationship to adjusters

3.2 Duties of insured after a loss
- Notice to insurer
- Mitigating the loss
- Inspection and appraisal of vehicle
- Special requirements

3.3 Determining value and loss
- Adjustment procedures
- Salvage
- Appraisal (3408)
- Depreciation
- Repair or replacement
  - Repair options and procedures
  - "Like kind and quality"
  - Aftermarket parts
- Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1)
- Partial loss versus total loss
- Constructive total loss

3.4 Vehicle inspection
- Proper vehicle identification and options ID
- Evaluate with regard to circumstances of accident
- Estimate of repairs form

3.5 Vehicle parts and construction
- Body
  - Front end
  - Rear body
  - Quarter panels
  - Doors
  - Roof
  - Bumpers/urethane repairs
  - Lamps
  - Cowl
  - Floor pan
  - Rocker panels
  - Pillars
- Substructure
  - Frame
  - Unibody
- Mechanical
  - Engine
  - Cooling system
  - Electrical system/computers
  - Exhaust system
  - Fuel system
  - Heating and air conditioning systems
  - Brakes/ABS
  - Steering
  - Suspension
  - Transmission
  - Air bags/SRS (seat belts)
  - Glass
  - Interior
  - Paint

3.6 Handling auto theft losses
3.7 Auto arson and fraud

INDEPENDENT MOTOR VEHICLE NO-FAULT AND WORKERS' COMPENSATION HEALTH SERVICES ADJUSTER EXAMINATION SERIES 10-72

60 questions – One-hour time limit

1.0 INSURANCE REGULATION 10%

1.1 Licensing requirements
- Qualifications (2108(c, g))
- Process (2108(d),(f))
- Bond (2108(l))
- Fingerprints (2108(d)(2))
- Temporary adjuster permit (2108(h, n))

1.2 Maintenance and duration
- Renewal (2108(i, j))
- Assumed names (2102(f))
- Change of address (Reg 25, Part 26.6)
- Reporting of actions (2110(i))

1.3 Disciplinary actions
- Cease and desist (2405)
- Suspension, revocation, and nonrenewal (2110)

Penalties (2127)

1.4 Claim settlement laws and regulations (Reg 64, Part 216)

Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to .4)

1.5 Federal regulation

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)

2.0 INSURANCE BASICS 10%

2.1 Contract basics

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract
  - Contract of adhesion
  - Aleatory contract
  - Personal contract
  - Unilateral contract
  - Conditional contract
- Legal interpretations affecting contracts
  - Reasonable expectations
  - Indemnity
  - Utmost good faith
  - Representations/misrepresentations
  - Warranties
  - Concealment
  - Fraud
  - Waiver and estoppel

2.2 Insurance principles and concepts

- Hazards
  - Physical
  - Moral
  - Morale

2.3 Policy structure

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage
- Conditions
- Exclusions
- Endorsements

2.4 Common policy provisions

- Insureds — named, first named, additional, defined
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
  - Primary and excess
- Limits of liability
  - Per occurrence (accident)
  - Per person
  - Single/Split
- Named insured provisions
  - Duties after loss
  - Assignment
- Insurer provisions
  - Liberalization
  - Subrogation
  - Duty to defend

3.0 ADJUSTING LOSSES 20%

3.1 Role of the adjuster

- Duties and responsibilities
- Relationship to the legal profession

3.2 Claim reporting

- Claim investigation
- Claim file documentation of events
- Types of reports
  - Initial or first field
  - Interim or status
  - Full formal

3.3 Coverage problems

- Dealing with coverage disputes
  - Nonwaiver agreement
  - Declaratory judgment action

3.4 Controlling medical costs

- Managed care
- Utilization review
  - Inpatient services
  - Outpatient services
- Hospital bill auditing
- Designated provider

3.5 Investigation and evaluation

- Workers' Compensation compensability
  - Employee/non-employee
  - Arising out of employment
  - Arising in the course of employment
- No-fault
  - Eligible persons
- Documentation
  - First report of injury
  - Claimant statement
  - Insured's records
  - Witness statements
  - Current activity reports

3.6 Claims reserves

- Components
  - Indemnity/work loss
  - Medical
  - Expense
- Factors affecting reserves
- Reserving techniques
  - Individual case method
  - Formula method
  - Round-table technique

3.7 Claims management

- Analysis
  - On-site inspections
  - Selecting an evaluating physician
  - Physician evaluation
- Disposition
- Arbitration
- Management of rehabilitation programs
  - Facilities
  - Coordination of treatment
  - Discharge procedure

4.0 AUTOMOBILE INSURANCE 20%

4.1 Laws

- Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
  - Medical
  - Rehabilitation
  - Loss of earnings
  - Funeral
  - Substitution services
- Tort limitation/verbal threshold

4.2 Personal (2005) automobile policy

- Definitions
- Duties after an accident or loss
- General provisions
- Selected endorsements
  - Personal injury protection coverage — New York (PP 05 87)
  - Additional personal injury protection coverage — New York (PP 05 88)
  - Personal injury protection coverage (motorcycles) — New York (PP 05 89)
  - Exclusion of medical expense from personal Injury protection coverage — New York (PP 05 92)

4.3 Commercial (2001) automobile policy

- Commercial auto coverage forms
  - Business auto
  - Garage
  - Truckers
  - Motor carrier
- Coverage form sections
  - Covered autos
  - Exclusions
  - Conditions
  - Definitions
- Selected endorsements
  - New York mandatory personal injury protection (CA 22 32)
  - Additional personal injury protection — New York (CA 22 33)
  - New York mandatory personal injury protection — motorcycles (CA 22 48)
  - New York exclusion of medical expense from mandatory personal injury protection (CA 22 49)
  - New York optional basic economic loss coverage (CA 22 60)

5.0 WORKERS' COMPENSATION INSURANCE 20%

5.1 Workers' Compensation laws

- Types of laws
  - Monopolistic versus competitive
  - Compulsory versus elective
- New York Workers' Compensation Law
  - Exclusive remedy (WC 11)
  - Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
  - Covered injuries (WC 2(7), 10, 13, 18)
  - Grave injuries (WC 11)
  - Occupational illness and diseases (WC 3(2), 37-48)
  - Benefits provided (WC 12-16)
  - Special disability fund (WC 15(8)(h))
  - Claims reporting requirements (RR 314.7)

Volunteer Firefighters
Rescue (or ambulance)
Federal Workers' Compensation laws
Federal Employers Liability Act (FELA) (45 USC 51–60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)

5.2 Workers' Compensation and employers liability insurance policy
General section
Part One — Workers' Compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs
Part Five — Premium
Part Six — Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement

5.3 Other sources of coverage
New York State Insurance Fund (WC 76–100)
Self-insured employers and employer groups (WC 50, 60–75-a; RR 317.1–.22)

6.0 UNDERSTANDING THE LANGUAGE OF MEDICAL REPORTS 20%

6.1 Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes and root words
Abbreviations used in medical reports
Medical specialties

6.2 Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs

6.3 Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness

6.4 Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

LIFE, ACCIDENT AND HEALTH INSURANCE LAWS AND REGULATIONS EXAMINATION SERIES 10-73

50 questions - One-hour time limit

1.0 INSURANCE REGULATION 5%
(See Page 12)

2.0 NEW YORK LAWS AND REGULATIONS PERTAINING TO LIFE INSURANCE AND ANNUITIES 43%

2.1 Licensee responsibilities
Solicitation and sales presentations
Advertising (2122)
Life Insurance Company Guaranty Corporation (7718)
Policy summary (3209; Reg 74, Part 53-2.2)
Buyer's guide (3209; Reg 74, Part 53-2.6)
Illustrations (Reg 74, Parts 53-3.1 to .6)
Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)
Field underwriting
Application procedures including backdating of policies (3208)

2.2 Individual underwriting by the insurer
Insurable interest (3205)
Life insurance on minors (3207)
Medical examinations and lab tests including HIV (2611)

2.3 Required provisions (3203)
Life insurance
Entire contract (3203(a)(4), 3204)
Right to examine (free look) (3203(a)(11))
Grace period (3203(a)(1))
Reinstatement (3203(a)(10))
Incontestability (3203(a)(3))
Misstatement of age (3203(a)(5))
Exclusions (3203(b, c))
Statements of the applicant (3204)
Accelerated (living) benefit provisions/riders (3230)
Annuities (3219, 4220, 4223)
Regulation of variable products (SEC, NASD and New York (4240; Reg 47, Part 50.3; Reg 77, Part 54.3))

2.4 Group life insurance
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2.5 Viatical Settlements (Reg. 148, Part 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)
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License requirements (Sec.7802 (a))
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3.0 NEW YORK LAWS AND REGULATIONS PERTAINING TO ACCIDENT AND HEALTH INSURANCE 43%

3.1 Licensee responsibilities in individual health insurance
Marketing requirements
Advertising (Reg 24, Parts 215.1 to .18)

3.2 Individual health insurance provisions
Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D)
Claim procedures (3216(d)(1)(E-I))
Legal actions (3216(d)(1)(K))
Change of beneficiary (3216(d)(1)(L))
Other provisions
Misstatement of age (3216(d)(2)(B)
Other insurance in this insurer (3216(d)(2)(C)
Insurance with other Insurers (3216(d)(2)(D- E))
Relation of earnings to insurance (3216(d)(2)(f))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J)
Intoxicants and narcotics (3216(d)(2)(K)
Renewability clause (3216(g))

3.3 Medical plans
Basic hospital, basic medical, basic surgical (Reg 62, Parts 52.5 to 52.7)
New York mandated benefits and offers (individual and/or group)
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Full-time students (3216(a)(4)(B))
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Newborn child coverage (3216(c)(4)(C))
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3.4 HIPAA (Health Insurance Portability and Accountability Act) requirements
Pre-existing conditions (3232)
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3.5 Group health insurance
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Definition of eligible group (4235(b))

3.6 Long-term care (LTC) insurance
Exclusions (Reg 62, Part 52.25(b)(2))
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Required disclosure provisions (Reg 62, Part 52.65)
Replacement (Reg 62, Part 52.29)
Permitted compensation arrangements (Reg 62, Part 52.25(e))
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))

3.7 Small employer medical plans
Definition of small employer (Reg 145, Part 360.2(f))
Availability of coverage (Reg 145, Parts 360.2(e), .3)
Renewability (Reg 145, Part 360.2(e))

3.8 Medicare supplements
Open enrollment (Reg 62, Part 52.22(k))
New York regulations and required provisions
Standards for marketing (Reg 62, Part 52.22(i))
Permitted compensation arrangements (Reg 62, Part 52.22(h))
Appropriateness of recommended purchase or replacement (Reg 62, Part 52.22(f)(4))
Replacement (Reg 62, Part 52.22(f, g))
Disclosure statement (Reg 62, Part 52.63)
Renewability (Reg 62, Part 52.22(b)(1)(i))

3.9 Community rating of policies (4317; Reg 145, Part 360)
3.10 Healthy New York (4326)
3.11 Family Health Plus
3.12 Child Health Plus

PROPERTY AND CASUALTY INSURANCE LAWS AND REGULATIONS EXAMINATION SERIES 10-74

50 questions - One-hour time limit

1.0 INSURANCE REGULATION 33%
(See Page 12)

2.0 NEW YORK LAWS AND REGULATIONS PERTAINING TO PROPERTY AND CASUALTY INSURANCE 67%

2.1 Property and casualty underwriting
Prohibition of geographical redlining (3429, 3430, 3433; Reg 90, Parts 218.1 to .7)
Cancellation and nonrenewal (3425, 3426)

2.2 Terrorism Risk Insurance Act of 2002 and Extension Act of 2007 (15 USC 6701; S467)

2.3 Auto insurance laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
New York Automobile Insurance Plan (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured motorist (3420(f))
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Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to .4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to .11)
Cancellation/nonrenewal (3425)
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Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Commercial carrier regulations
The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90)

2.4 New York Workers' Compensation Law
Types of laws
Monopolistic versus competitive
Compulsory versus elective
Exclusive remedy (RL WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37–48)
Benefits provided (WC 12–16)
Special disability fund (WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Federal Workers' Compensation laws
Federal Employers Liability Act (FELA) (45 USC 51–60)
U.S. Longshore and Harbor Workers ' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Other sources of coverage
New York State Insurance Fund (WC 76–100)
Self-insured employers and employer groups (Workers' Compensation Board Regulation Parts 317.1 to .22)
New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits

2.5 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)
Purpose
Coverage
Coastal Market Assistance Program (C-MAP)

2.6 National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Forms
Dwelling
General
Residential Condominium Building Association Policy

SECCIÓN 1.0: REGLAMENTACIÓN SOBRE SEGUROS
Y
SECCIÓN 2.0: SEGUROS GENERALES

Una o ambas de las siguientes secciones son comunes a los bosquejos de las Series 10-75, 10-76, 10-77, 10-78.

Los porcentajes de las secciones individuales están ubicados en el bosquejo de la Serie en particular. (Asegúrese de estudiar el material que abarca las Secciones 1.0 y 2.0 además de la línea o líneas en particular que esté estudiando.

1.0. REGLAMENTACIÓN SOBRE SEGUROS

1.1. Licencias
- Proceso (2103(d–i))
- Definiciones
  - Definición de Productor (2101(k))
  - Quién debe tener licencia (2101(k)(1))
  - Estado de residencia (2101(l))
  - Negociar (2101(m)(n)(o))
- Tipos de licenciatarios
  - Agentes (2101(a, k); 2103; Reg 6, Parte 22.2; Reg 7, Parte 23.2)
  - Corredores (2101(c, h, k); 2104)
  - Consultores (2107)
  - Tasadores (2101(g), 2108)
  - No residentes (2101(d, e); 2103(g)(5, 11); 2136)
  - Entidades comerciales (2101(p), 2103(j)(2))
  - Temporal (2109; Regs 9, 18, 29, Parte 20.1)
- Mantenimiento y duración
  - Renovación (2103(j); Reg 5, Parte 21.2)
  - Educación permanente (2132)
  - Aliases (2102(f))
  - Cambio de dirección (todas direcciónes, incluyendo correo lectrónico) (2134; Reg 5, Parte 21.4; Reg 6, Parte 22.3, Reg 7, Parte 23.4)
  - Reportes de acciones disciplinarias (2110(i))
  - Medidas disciplinarias
  - Orden de cesar y abstenerse (2406)
  - Audiencias- Nota y Proceso (304, 2405)
  - Suspensión, revocación y no renovación (2110)
  - Sanciones (2127)

1.2. Reglamentación Estatal
- Deberes generales y poderes del superintendente (201, 301-305, 2404)
- Reglamentación de la Compañía
  - Certificado de autoridad (1102(a-b))
  - Solvencia (307)
  - Prácticas de conciliación de reclamos injustos (2601; Reg 64, Parte 216.3 a .6)
  - Cita de Agente (2112(a–c))
  - Terminación de cita del agente (2112(d); Regs 9, 18, 29, Parte 20.2)
- Prácticas injustas y prohibidas
  - Declaración inexacta (2123; Reg. 64, Parte 216.3)
  - Promociones engañosas (2603)
  - Difamación del asegurador (2604)
  - Discriminación injusta (2606–2608, 2612)
  - Devolución (2324)
- Reglamentación sobre licenciatario
  - Empresa controlada (2103(i))
  - Repartición de comisiones (2121, 2128)
  - Responsabilidad fiduciaria (2120; Regs 9, 18, 29, Partes 20.3, 20.4)
  - Exhibición de licencia (Regs.125, Parte 34.5)
  - Comisiones y compensaciónes (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Parte 20.6)
  - Responsabilidades de terminación del productor (2112)
  - Inspección de libros y expedientes (2404; Reg 152, Parte 243.0 a .3)
  - Ley de Prevención de Fraudes al Seguro (401–406)
  - Reglamentación sobre la privacidad del consumidor Reg. 169, Partes 420.0 a .4)

1.3. Reglamentación Federal
- Ley de Informes Imparciales de Crédito (15 USC 1681-1681d)
- Fraude y declaraciones falsas incluida la renuncia 1033 (18 USC 1033, 1034)

2.0. SEGUROS GENERALES

2.1. Concepto
- Términos clave de manejo de riesgos
  - Riesgo
  - Exposición
  - Peligro
  - Contingencia
  - Pérdida
- Métodos de manejar el riesgo
  - Evasión
  - Retención
  - compartir
  - Reducción
  - Transferencia
- Elementos de riesgos asegurables
- Selección adversa
- Ley de números grandes
- Reaseguro

2.2. Aseguradores
- Tipos de aseguradores
  - Compañías de acciones
  - Compañías mutuas
  - Sociedades fraternales de beneficios
- Aseguradores privados en comparación con Aseguradores de gobierno
- Aseguradores admitidos en comparación con aseguradores no admitidos
- Aseguradores domésticos, extranjeros y ajenos
- Condición financiera (servicios independientes de determinación de primas)
- Sistemas de mercadeo (distribución)

2.3. Agentes y reglas generales de la agencia
- El asegurador como principal
- Responsabilidades al solicitante/ asegurador
- Autoridad y poderes de los agentes
  - Expresos
  - Implicado
  - Aparentes
- Responsabilidades con el Solicitante/asegurado

2.4. Contratos
- Elementos de un contrato legal
  - Oferta y aceptación
  - Consideración
  - Partes competentes
  - Propósito legal
- Características de los contratos de seguro
  - Contrato de adhesión
  - Contrato aleatorio
  - Contrato personal
  - Contrato unilateral
  - Contrato condicional
- Conceptos legales y interpretaciones que afectan los contratos
- Expectativas razonables
  - Indemnización
  - Máxima buena fe
  - Representaciones y Representaciones inexactas(3105)
  - Garantías(3106)
  - Rescisión
  - Ocultación

Fraude
Renuncia y preclusión

SERIE DEL EXAMEN 10-75 EN ESPAÑOL PARA REPRESENTANTES O CORREDORES DE SEGUROS DE VIDA

100 preguntas - 2 horas

1.0 REGLAMENTACIÓN SOBRE SEGUROS 10%

1.1 Licencias

Proceso (2103(d–i))
Definiciones
Definición de Productor (2101(k))
Quién debe tener licencia (2101(k)(1))
Estado de residencia (2101(l))
Negociar, vender, solicitar (2101(m)(n)(o))
Tipos de licenciatarios
Agentes (2101(a, k); 2103; Reg 6, Parte 22.2; Reg 7, Parte 23.2)
Corredores (2101(c, h, k); 2104)
Consultores (2107)
Tasadores (2101(g), 2108)
No residentes (2101(d, e); 2103(g)(5, 11); 2136)
Entidades comerciales (2101(p), 2103(j)(2))
Temporal (2109; Regs 9, 18, 29, Parte 20.1)
Mantenimiento y duración
Renovación (2103(j); Reg 5, Parte 21.2)
Educación continua (2132)
Aliases (2102(f))
Cambio de dirección (todas direcciónes, incluyendo correo electrónico) (2134; Reg 5, Parte 21.4; Reg 6, Parte 22.3, Reg 7, Parte 23.4)
Reportes de acciones disciplinarias (2110(i))
Medidas disciplinarias
Orden de cesar y abstenerse (2406)
Audiencias- Nota y Proceso (304, 2405)
Suspensión, revocación y no renovación (2110)
Sanciones (2127)

1.2 Reglamentación Estatal

Deberes generales y poderes del superintendente (201, 301-305, 2404)
Reglamentación de la Compañía
Certificado de autoridad (1102(a-b))
Solvencia (307)
Prácticas de conciliación de reclamos injustos (2601; Reg 64, Parte 216.3 a .6)
Cita de Agente (2112(a-c))
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Empresa controlada (2103(i))
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Responsabilidad fiduciaria (2120; Regs 9, 18, 29, Partes 20.3, 20.4)
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Inspección de libros y expedientes (2404; Reg 152, Parte 243.0 a .3)
Ley de Prevención de Fraudes al Seguro (401–406)
Reglamentación sobre la privacidad del consumidor Reg 169, Partes 420.0 a .4)

1.3 Reglamentación Federal

Ley de Informes Imparciales de Crédito (15 USC 1681-1681d)
Fraude y declaraciones falsas incluida la renuncia 1033 (18 USC 1033, 1034)

2.0. SEGUROS GENERALES 10%

2.1 Concepto

Términos clave de manejo de riesgos
Riesgo
Exposición
Peligro
Contingencia
Pérdida
Métodos de manejar el riesgo
Evasión
Retención
Compartir
Reducción
Transferencia
Elementos de riesgos asegurables
Selección adversa
Ley de números grandes
Reaseguro

2.2 Aseguradores

Tipos de aseguradores
Compañías de acciones
Compañías mutuas
Sociedades fraternales de beneficios
Aseguradores privados en comparación con Aseguradores de gobierno
Aseguradores admitidos en comparación con aseguradores no admitidos
Aseguradores domésticos, extranjeros y ajenos
Condición financiera (servicios independientes de determinación de primas)
Sistemas de mercadeo (distribución)

2.3 Agentes y reglas generales de la agencia

El asegurador como principal
Relación Agente/asegurador
Autoridad y poderes de los agentes
Expresos
Implicado
Aparentes
Responsabilidades con el solicitante/asegurado

2.4 Contratos

Elementos de un contrato legal
Oferta y aceptación
Consideración
Partes competentes
Propósito legal
Características de los contratos de seguro
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Conceptos legales y interpretaciones que afectan los contratos
Expectativas razonables
Indemnización
Máxima buena fe
Representaciones/ Representaciones inexactas(3105)
Garantías(3106)
Rescisión
Ocultación
Fraude
Renuncia y preclusión

3.0. CONCEPTOS BÁSICOS SOBRE LOS SEGUROS DE VIDA 22%

3.1 Intereses Asegurable (3205)

3.2 Uso personal de seguro de Vida

Protección a el sobrevidor
Creación de propiedad
Acumulación de Dinero
Liquidación
Conservación de propiedad

3.3 Liquidaciones Anticipadas de Seguros de Vida (Reg. 148, Partes 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)

Definiciones
Requisitos de licencia (Sec. 7802(a))
Revocación de licencia
Viatical contra arreglos de vida

3.4 Cómo determinar la cantidad de los seguros de vida personales

Enfoque del valor de la vida humana

Enfoque de necesidades
Tipos de información recogida
Cómo determinar las necesidades para una cantidad única
Cómo planificar las necesidades de ingresos

3.5 Seguros de vida usos para negocios
Financiamiento de compra y venta
Persona clave
Bonos ejecutivos
Continuación de la empresa

3.6 Diferencias en las pólizas de seguros de vida
Grupo contra individual
Permanente en comparación con plazo fijo
Participante en comparación con no participante
Fijas en comparación con variables
Reglamentación de productos variables(SEC, NASD y Nueva York) (4240; Reg 47, Parte 50.3; Reg 77, Parte 54.3)

3.7 Factores para determinar la prima
Mortalidad, Regreso de Inversión, y Gastos
Modo de la prima

3.8 Responsabilidades del licenciatario
Solicitudes y presentaciones de ventas
Publicidad (2122)
Compañías de Seguros de Vida Garantías de Corporación (7718)
Resumen de pólizas (3209; Reg 74, Parte 53-2.2)
Guía del comprador (3209; Reg 74, Parte 53-2.6)
Apto
Ilustraciones (Reg 74, Parte 53-3.1 a .6)
Métodos de comparación de costos de las pólizas de seguro de vida
Reemplazo (2123(a)(2, 3); Reg 60, Parte 51.1 a .8)
Uso y divulgación de la información de seguros
Suscripción de campo
Procedimientos de solicitud, incluyendo el fechar retroactivamente las pólizas (3208)
Entrega
Repaso de la póliza
Fecha de vigencia de la cobertura
Cobro de la prima
Declaración de buena salud
Enmiendas

3.9 Suscripción individual de parte del asegurador
Fuentes de información y reglamentación
Solicitud
Informe del agente
Declaración del médico encargado
Informe investigativo (inspección) del consumidor
Agencia de Información Médica(Medical Information Bureau, MIB)
Exámenes médicos y análisis de laboratorio, incluido el VIH (2611)
Criterios de selección y discriminación injusta
Clasificación de riesgos
Preferido
Estándar
Subestándar
Declinado

4.0. Pólizas de Seguros de Vida 16%

4.1 Seguros de vida a plazo fijo
Seguros de vida de término constante
Seguros de vida de término renovable
Seguros de vida de término convertible
Seguros de vida de término con primas constantes
Seguros de vida de término en aumento y en descenso

4.2 Seguros de vida entera
Prima continua (seguro de vida ordinario)
Pago limitado
Prima única
Prima modificada de vida entera

4.3 Pólizas de primas flexibles
Seguro de vida ajustable
Seguro de vida universal

4.4 Pólizas especializadas
Seguro de vida conjunto (primero en morir)
Seguro de vida del sobreviviente (segundo en morir)
Seguro de vida en menores (3207(b))

4.5 Seguro de vida grupal
Características de los planes grupales
Tipos de auspiciadores de planes
Requisitos de suscripción grupal
Conversión a póliza individual (3220)

4.6 Seguro de vida de crédito (individual en comparación con grupal)

5.0 PÓLIZA DE SEGURO DE VIDA DISPOSICIONES, OPCIONES Y ANEXOS 19%

5.1 Disposiciones requeridas (3203)
Propiedad
Cesión
Contrato completo (3203(a)(4), 3204)
Derecho a examinar (inspección gratis) (3203(a)(11))
Pago de primas
Período de gracia (3203(a)(1))
Reposición (3203(a)(10))
Incontestabilidad (3203(a)(3))
Declaración falsa de la edad (3203(a)(5))
Exclusiones (3203(b, c))
Declaraciones del solicitante (3204)
Prueba de Muerte

5.2 Beneficiarios
Opciones de designación
Individuos
Clases (por estirpe y per cápita)
Patrimonios
Menores
Fideicomisos
Sucesión
Revocable en comparación con irrevocable
Cláusula de desastre común

5.3 Opciones de liquidación
Pago en efectivo
Interés solamente
Cuotas de período fijo
Cuotas de cantidades fijas
Ingreso de por vida
Vida individual
Conjunto y sobreviviente
Cláusula de fideicomiso pródigo

5.4 Opciones para impedir la caducidad
Valor de rescate en efectivo
Término extendido
Seguro pagado reducido

5.5 Préstamos a la póliza y opciones de desembolsos de fondos
Préstamos de la póliza
Préstamos de prima automática
Desembolsos de fondos o rescates parciales

5.6 Opciones de dividendos
Pago en efectivo
Reducción en los pagos de las primas
Acumulación a interés
Opción de término de un año
Adiciones pagadas

5.7 Cláusulas adicionales sobre incapacidad
Exención de la prima
Exención del costo del seguro
Beneficio de ingresos por incapacidad
Beneficio del pagador por vida e incapacidad (seguro juvenil)

5.8 Disposiciones y cláusulas adicionales sobre beneficios acelerados (en vida) (3230)
Condiciones de pago
Efecto en el beneficio por muerte

5.9 Anexos que cubren a otros asegurados
Anexo de término para cónyuge u otro asegurado
Anexo de término para menores
Anexo de término para la familia

5.10 Anexos que afectan la cantidad del beneficio por muerte
Muerte accidental
Asegurabilidad garantizada
Costo de vida
Devolución de la prima
Cláusula adicional a término

6.0 ANUALIDADES 10%

6.1 Principios y conceptos de las anualidades
Período de acumulación en comparación con período de anualidad
Propietario, pensionado y beneficiario
Aspectos de seguro de las anualidades
6.2 Disposiciones requeridas (3219, 4220, 4223)
6.3 Anualidades inmediatas en comparación con anualidades diferidas
Anualidades inmediatase prima única (Single Premium Immediate Annuities, SPIAs)
Anualidades diferidas
Opciones de pago de prima
No caducidad
Cargos de rescate y retiro de fondos
Beneficios por muerte
6.4 Opciones de pago de anualidad (beneficio)
Opciones de contingencia de vida
Seguro de vida puro en comparación con vida con mínimo garantizado
Seguro de vida simple en comparación con
seguro de vida múltiple
Anualidades determinadas (tipos)
6.5 Productos de anualidades
Anualidades fijas
Activos de cuenta general
Garantías de tasas de interés (mínima en comparación con actual)
Cantidad de pago del beneficio constante
Anualidades indexadas de capital
6.6 Usos de anualidades
Anualidades grupales en comparación con anualidades individuales
Calificativo contra Planes No-Calificativo
Usos personales
Crecimiento con impuesto diferido
Ingreso de Retiro
Fondos de educación

7.0 CONSIDERACIONES SOBRE IMPUESTOS FEDERALES PARA SEGUROS DE VIDA Y ANUALIDADES 9%

7.1 Impuestos a los seguros de vida personal
Cantidades disponibles al titular de la póliza
Aumentos del valor en efectivo
Dividendos
Préstamos a la póliza
Rescates
Cantidades recibidas por el beneficiario
Regla general y excepciones
Opciones de liquidación
Valores incluidos en el patrimonio del asegurado
7.2 Contratos de Capitalización Modificados (Modified Endowment Contracts, MEC)
Definición de capitalización modificada
Prueba de siete pagos
Distribuciones
7.3 Impuestos de anualidades no calificadas
Anualidades de propiedad individual
Fase de acumulación (cuestiones de impuestos relacionadas con retiros)
Fase de anualidad y proporción de exclusión
Valores incluidos en el patrimonio del pensionado
Distribuciones al momento de la muerte
No viviente(Fideicomisos, corporaciones) propiedad de entidad
7.4 Impuestos a las Cuentas Individuales de Jubilación (Individual Retirement Account, IRAs)
IRA Tradicionales
Contribuciones y cantidades deducibles
Distribuciones prematuras, incluyendo los asuntos tributarios
Pagos de beneficio de fase de anualidad
Cantidades recibidas por el beneficiario
IRA Roth
Contribuciones y límites
Distribuciones
7.5 Renovaciones y transferencias (IRA y planes calificados)
7.6 Intercambios de la Sección 1035

8.0 PLANES CALIFICADOS 4%

8.1 Requisitos generales
Contribuciónes definidas contra plan de beneficios definidos
8.2 Consideraciones sobre impuestos federales
Ventajas tributarias para empleadores y empleados
Impuestos a las distribuciones (relacionados con la edad)
8.3 Tipos de plan, características y compradores
Planes para empleados por cuenta propia (Planes Keogh)
8.4 Intercambios de la Sección 529 (programas de ahorro para la universidad)

SERIE DEL EXAMEN 10-76 EN ESPAÑOL
PARA REPRESENTANTES Y CORREDORES
DE SEGURO DE ACCIDENTES Y SALUD

100 preguntas - 2 horas

1.0. REGLAMENTACIÓN SOBRE SEGUROS 8%

1.1 Licencias
Proceso (2103(d–i))
Definiciones
Definición de Productor (2101(k))
Quién debe tener licencia (2101(k)(1))
Estado de residencia (2101(l))
Negociar, vender, solicitar (2101(m)(n)(o))
Tipos de licenciatarios
Agentes (2101(a, k); 2103; Reg 6, Parte 22.2; Reg 7, Parte 23.2)
Corredores (2101(c, h, k); 2104)
Consultores (2107)
Tasadores (2101(g), 2108)
No residentes (2101(d, e); 2103(g)(5, 11); 2136)
Entidades comerciales (2101(p), 2103(j)(2))
Temporal (2109; Regs 9, 18, 29, Parte 20.1)
Mantenimiento y duración
Renovación (2103(j); Reg 5, Parte 21.2)
Educación continua (2132)
Aliases (2102(f))
Cambio de dirección (todas direcciónes, incluyendo correo electrónico) (2134; Reg 5, Parte 21.4; Reg 6, Parte 22.3, Reg 7, Parte 23.4)
Reportes de acciones disciplinarias (2110(i))
Medidas disciplinarias
Orden de cesar y abstenerse (2406)
Audiencias- Nota y Proceso (304, 2405)
Suspensión, revocación y no renovación (2110)
Sanciones (2127)
1.2 Reglamentación Estatal
Deberes generales y poderes del superintendente (201, 301-305, 2404)
Reglamentación de la Compañía
Certificado de autoridad (1102(a-b))
Solvencia (307)
Prácticas de conciliación de reclamos injustos (2601; Reg 64, Parte 216.3 a .6)
Cita de Agente (2112(a–c))
Terminación de cita del agente (2112(d); Regs 9, 18, 29, Parte 20.2)
Prácticas injustas y prohibidas
Declaración inexacta (2123; Reg. 64, Parte 216.3)
Promociones engañosas (2603)
Difamación del asegurador (2604)
Discriminación injusta (2606–2608, 2612)
Devolución (2324)
Reglamentación sobre licenciatario
Empresa controlada (2103(i))
Repartición de comisiones (2121, 2128)
Responsabilidad fiduciaria (2120; Regs 9, 18, 29, Partes 20.3, 20.4)
Exhibición de licencia (Regs 125, Parte 34.5)
Comisiones y compensaciónes (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Parte 20.6)
Responsabilidades de terminación del productor (2112)
Inspección de libros y expedientes (2404; Reg 152, Parte 243.0 a .3)

Ley de Prevención de Fraudes al Seguro (401–406)
Reglamentación sobre la privacidad del consumidor Reg 169, Partes 420.0 a .4)

1.3 Reglamentación Federal

Ley de Informes Imparciales de Crédito (15 USC 1681-1681d)
Fraude y declaraciones falsas incluida la renuncia 1033 (18 USC 1033, 1034)

2.0 SEGUROS GENERALES 7%

2.1 Concepto

Términos clave de manejo de riesgos
Riesgo
Exposición
Peligro
Contingencia
Pérdida
Métodos de manejar el riesgo
Evasión
Retención
Compartir
Reducción
Transferencia
Elementos de riesgos asegurables
Selección adversa
Ley de números grandes
Reaseguro

2.2 Aseguradores

Tipos de aseguradores
Compañías de acciones
Compañías mutuas
Sociedades fraternales de beneficios
Aseguradores privados en comparación con Aseguradores de gobierno
Aseguradores admitidos en comparación con aseguradores no admitidos
Aseguradores domésticos, extranjeros y ajenos
Condición financiera (servicios independientes de determinación de primas)
Sistemas de mercadeo (distribución)

2.3 Agentes y reglas generales de la agencia

El asegurador como principal
Responsabilidades al solicitante/ asegurador
Autoridad y poderes de los agentes
Expresos
Implicado
Aparentes
Responsabilidades con el solicitante/asegurado

2.4 Contratos

Elementos de un contrato legal
Oferta y aceptación
Consideración
Partes competentes
Propósito legal
Características de los contratos de seguro
Contrato de adhesión
Contrato aleatorio
Contrato personal
Contrato unilateral
Contrato condicional
Conceptos legales y interpretaciones que afectan los contratos
Expectativas razonables
Indemnización
Máxima buena fe
Representaciones/ Representaciones inexactas(3105)
Garantías(3106)
Rescisión
Ocultación
Fraude
Renuncia y preclusión

3.0 CONCEPTOS BÁSICOS SOBRE LOS SEGUROS DE ACCIDENTES Y SALUD 15%

3.1 Definiciones de peligros

Lesión accidental
Enfermedad

3.2 Tipos principales de pérdidas y beneficios

Pérdida de ingreso por incapacidad
Gastos de hospital y médicos
Gastos de cuidado a largo plazo

3.3 Clases de accidentes y cobertura de seguro de salud

Individual, propietario único, franquicia y grupal
Privados en comparación con gubernamentales
Limitado en comparación con amplio

3.4 Tipos de Póliza especializadas

Beneficios limitados y cantidades
Aviso requerido al asegurado
Tipos de pólizas limitadas
Accidente solamente
Enfermedad específica (catastrófica)
Indemnización por hospitalización (ingresos)
Seguro dental
Diagnóstico y cuidado preventivo
Beneficios previsto
Seguro de crédito por incapacidad
Medicamentos recetados
Cuidado de la visión

3.5 Exclusiones comunes de la cobertura

Actos de guerra
Participación en un felonía
Las condiciones preexistente
Lesiones autoinfligidas
Compensación a los trabajadores por accidentes de trabajo

3.6 Responsabilidades del licenciatario en seguros individuales de accidentes y salud

Requisitos de mercadeo
Promociones (Reg 34 , Parte 215.1 a .18)
Presentaciones de ventas
Bosquejo de la cobertura
Procedimientos de solicitud
Requisitos en el momento de entregar la póliza
Situaciones comunes de errores/omisiones

3.7 Consideraciones en el reemplazo de seguros de accidentes y salud

Beneficios, limitaciones, y exclusiones
Responsabilidad del licenciatario por errores y omisiones

3.8. Evaluaciones comunitarias de pólizas (4317; Reg 145, Parte 360)

4.0 SEGURO DE SALUD INDIVIDUAL DISPOSICIONES GENERALES DE LA PÓLIZA 10%

4.1 Disposiciones requeridas

Contrato completo; cambios (3216(d)(1)(A))
Límite de tiempo en algunas defensas (3216(d)(1)(B))
Período de gracia (3216(d)(1)(C))
Reposición (3216(d)(1)(D))
Procedimientos de reclamo (3216(d)(1)(E–I))
Medidas legales (3216(d)(1)(K))
Cambios de beneficiario (3216(d)(1)(L))

4.2 Otras disposiciones

Declaración falsa de la edad (3216(d)(2)(B))
Otros seguros con este asegurador (3216(d)(2)(C))
Seguros con otros aseguradores
Base de los gastos incurridos (3216(d)(2)(D))
Otros beneficios (3216(d)(2)(E))
Primas no pagadas (3216(d)(2)(G))
Cancelación (3216(d)(2)(H))
Conformidad con las leyes estatales (3216(d)(2)(I))
Ocupación ilegal (3216(d)(2)(J))
Intoxicantes y narcóticos (3216(d)(2)(K))

4.3 Otras disposiciones generales

Derecho a examinar (inspección gratis)
Cláusula aseguradora
Cláusula de consideración
Cláusula sobre el carácter renovable (3216(g))
No cancelable
Renovación garantizada

5.0 INGRESOS POR INCAPACIDAD Y SEGUROS RELACIONADOS 10%

5.1 Requisitos para recibir beneficios de incapacidad
- Incapacidad de desempeñar las tareas
- Ocupación propia
- Cualquier ocupación
- Discapacidad presunta
- Prueba de pérdida

5.2 Seguro individual de ingreso por incapacidad
- Plan básico de incapacidad total
- Beneficios de ingresos
- Períodos de eliminación y de beneficio
- Característica de exención de la prima
- Coordinación con beneficios de seguro social y compensación a los trabajadores por accidentes de trabajo
- Consideración de impuestos de prima individual
- Beneficio Mensual Adicional (Additional Monthly Benefit, AMB)
- Suplemento de Seguro Social (Social Insurance Supplement, SIS)
- Cobertura ocupacional en comparación con cobertura no ocupacional
- Otras disposiciones que afectan los beneficios de ingresos
- Cláusula adicional de ajuste por el costo de la vida (Cost of Living Adjustment, COLA)
- Cláusula adicional de opción de aumentos futuros (Future Increase Option, FIO)
- Relación de ingresos a los seguros (3216(d)(2)(F))
- Beneficios
- Muerte accidental y desmembramiento
- Beneficio de rehabilitación
- Beneficio de reembolso médico (lesión no incapacitante)
- Beneficio de incapacidad parcial
- Beneficio de incapacidad residual
- Beneficio total de incapacidad
- Cobertura de 24 horas contra limitada/cobertura en el trabajo
- Exclusiones

5.3 Aspectos singulares de la suscripción individual por incapacidad
- Consideraciones ocupacionales/ avocacionales
- Límites de beneficios
- Alternativas de la emisión de la póliza

5.4 Seguro grupal de ingreso por incapacidad
- Planes grupales en comparación con planes individuales
- Incapacidad a corto plazo (Short Term Disability, STD)
- Incapacidad a largo plazo (Long Term Disability, LTD)

5.5 Seguro comercial por incapacidad
- Ingreso por incapacidad de personas clave
- Póliza de compra y venta por incapacidad
- Póliza de gastos generales comerciales

6.0 PLANES MÉDICOS 13%

6.1 Conceptos de plan médico
- Honorario por servicios en comparación con prepagado
- Coberturas especificadas en comparación con cuidado integral
- Programa de beneficios en comparación con cargos usuales, razonables, y acostumbrados
- Cualquier proveedor en comparación con una selección de proveedores
- Asegurados en comparación con suscriptores/participantes

6.2 Tipos de planes
- Básico de hospital, básico médico, básico quirúrgico (Reg 62, Parte 52.5 a 52.7)
- Características
- Limitaciones comunes
- Exclusiones de la cobertura
- Disposiciones que afectan el costo para los asegurados
- Seguro médico para casos mayores (planes de indemnización)
- Características
- Limitaciones comunes
- Exclusiones de la cobertura
- Disposiciones que afectan el costo para los asegurados
- Organizaciones para el Mantenimiento de la Salud (Health Maintenance Organizations, HMO)
- Características generales
- Servicios de cuidado preventivo
- Médico de cuidado primario (Primary Care Physician, PCP)
- Médico referido (especialidad)
- Cuidado de emergencia
- Servicios de hospital
- Otros servicios básicos
- Organizaciones de Proveedores Preferidos (Preferred Provider Organizations, PPO) y Planes de Punto de Servicio (Point-of-Service, POS)
- Características generales
- Acceso a proveedores dentro y fuera de la red
- Médico de cuidado primario (Primary Care Physician, PCP)
- Características del plan de indemnización

6.3 Control de costos en el cuidado de la salud
- Servicios que ahorran costos
- Cuidado preventivo
- Beneficios de tratamiento hospitalario ambulatorio
- Alternativas a los servicios de hospital
- Repaso de la utilización
- Posible repaso
- Repaso simultáneo
- Repaso retrospectivo

6.4 Beneficios y ofertas obligatorias de Nueva York (individual y /o grupal)
- Límite de edad del hijo dependiente (3216(a)(4))
- Estudiantes a tiempo completo (3216(a)(4)(B))
- Extensión de la póliza para niños minusválidos (3216(c)(4)(A))
- Cobertura para niño recién nacido (3216(c)(4)(C))
- Ley de Timoteo
- Infertilidad

6.5 Requisitos de la Ley de Transferibilidad y Responsabilidad de Seguros de Salud (Health Insurance Portability and Accountability Act, HIPAA)
- Elegibilidad
- Emisión garantizada
- Afecciones preexistentes (3232)
- Cobertura acreditable (3232-a)
- Carácter renovable
- Protección de privacidad

6.6 Cuentas de Gastos Flexibles (FSAs) y Cuentas de Ahorro para la Salud (HSAs)
- Definición
- Elegibilidad
- Límites de Aportación

7.0 SEGURO DE CUIDADO A LARGO PLAZO (LONG TERM CARE, LTC) 10%

7.1 Beneficios
- Cuidado a Largo Plazo (Long Term Care, LTC), comparación entre Medicare y Medicaid
- Requisitos para recibir beneficios
- Niveles de cuidado
- Cuidado especializado
- Cuidado intermedio
- Cuidado de custodia
- Tipos de cuidado
- Cuidado de salud en el hogar
- Guardería para adultos
- Cuidado de relevo
- Hogar para ancianos
- Períodos de beneficios
- Cantidades de beneficios
- Beneficios opcionales
- Reembolso contra indemnización/efectivo
- Protección de la inflación (COLA) (Reg 62, Parte 52.25 (c) (3))
- No perdida de beneficios (Reg 62, Parte 52.25 (c) (7))
- Garantía de asegurabilidad
- Regreso de Prima
- Cuidado campartido
- Individual, grupo, y planes de asociación
- Calificado contra planes LTC no calificados
- Exclusiones (Reg 62, Parte 52.25 (b)(2))
- Consideraciones de suscripción
- Apto

7.2 Reglamentos y disposiciones requeridas de Nueva York
- Renovabilidad (Reg 62, Parte 52.25(b)(1))
- Disposiciones de divulgación requeridas (Reg 62, Parte 52.65)
- Prácticas prohibidas
- Reemplazo (Reg 62, Parte 52.29)
- Arreglos de remuneración permitidos (Reg 62, Parte 52.25(e))

Sociedad del Estado de Nueva York para Cuidado a Largo Plazo (New York State Partnership for Long Term Care) (Reg 144, Parte 39)
Dólar por dólar o el elemento de tiempo
Ley de Recuperación del Patrimonio de Medicaid (OBRA '93)
Credito de impuesto de Nueva York

8.0 SEGURO DE SALUD GRUPAL Y GENERAL 12%

8.1 Características del seguro grupal
Contrato grupal
Certificado de cobertura
Determinación de la prima según la experiencia en comparación con primas comunitarias
Definición de grupo elegible (4235(b)(c))

8.2 Tipos de grupos elegibles (4235)
Grupos relacionados con empleo
Grupos de empleadores individuales
Fideicomisos de Empleadores Múltiples(Multiple Employer Trusts, MET) o Arreglos de Bienestar de Empleadores Múltiples (Multiple Employer Welfare Arrangements, MEWA)
Fideicomisos Taft-Hartley
Asociaciones (ex-alumnos, profesionales y otras)
Grupos de clientes (depositantes, acreedores-deudores y otros)
Grupos de clientes globales (equipos, pasajeros y otros)

8.3 Reglamentación de planes de seguros grupales de empleadores
Ley de Seguridad de Ingresos de Jubilación para Empleados (Employee Retirement Income Security Act, ERISA)
Aplicación
Responsabilidades fiduciarias
Informes y divulgación
Acto de permiso medico familiar (FMLA)
Ley Sobre la Discriminación por Edad en el Empleo (Age Discrimination in Employment Act , ADEA)
Aplicación a empleadores y trabajadores
Reducciones permitidas en los beneficios asegurados
Aumentos permitidos en las contribuciones de los empleados
Requisitos de cobertura de gasto médico
Ley sobre Derechos Civiles/Ley sobre Discriminación por Embarazo
Aplicación
Directrices
Relación con Medicare
Reglas secundarias de Medicare
Escisiones y suplementos de Medicare
Reglas contra la discriminación (altamente remunerados)

8.4 Tipos de financiación y administración
Planes plenamente asegurados convencionales
Planes parcialmente auto-asegurados
Cobertura para detención de pérdidas
Arreglos de Servicios Administrativos Solamente (Administrative-Services Only, ASO)
Fideicomiso 501(c) (9)
Planes totalmente auto-asegurados (autoadministrados)
Características
Condiciones adecuadas para financiamiento propio
Beneficios adecuados para financiamiento propio

8.5 Consideraciones de mercadeo
Publicidad
Jurisdicción reguladora/lugar de entrega

8.6 Seguro de salud grupal del empleador
Criterios de suscripción del asegurador
Características de grupo
Factores de diseño del plan
Factores de persistencia
Capacidad administrativa
Requisitos para cobertura
Inscripción anual abierta
Requisitos del empleado
Requisitos de los dependientes
Disposición de coordinación de beneficios (Reg 62, Parte 52.23)
Cambio de compañías de seguro o pérdida de cobertura
Traspaso de coseguro y deducible
Sin pérdida ni ganancia
Eventos que terminan la cobertura
Extensión de beneficios
Continuación de la cobertura en virtud de COBRA y de las continuaciones de Nueva York
Privilegio de conversión (3221(e))

8.7 Planes médicos de empleadores pequeños
Definición de empleador pequeño (Reg 145, Parte 360.2(f))
Planes de beneficios que se ofrecen
Disponibilidad de cobertura (Reg 145, Parte 360.2(e), .3)
Renovabilidad (Reg 145, Parte 360.2(e))

9.0 PLANES GUBERNAMENTALES DE SEGURO 10%

9.1 Compensación a los trabajadores por accidentes en el trabajo (Fondo del Seguro del Estado)
Elegibilidad
Beneficios

9.2 Incapacidad del Seguro Social
Requisitos para recibir beneficios de incapacidad
Definición de Incapacidad
Período de espera
Beneficio de ingresos por incapacidad

9.3 Ley Estatal de Beneficios de Incapacidad del Estado de Nueva York
Propósito
Definiciones
Empleo cubierto
Beneficios

9.4 Medicaid
Elegibilidad y Beneficios
Cuidado de la salud de niño Mas
Elegibilidad y beneficios
Cuidado de la salud de familia Mas
Elegibilidad y beneficios

9.5 Medicare
Naturaleza, financiamiento y administración
Parte A: Seguro Hospitalario
Requisitos individuales de elegibilidad
Inscripción
Coberturas y cantidades de participación de costo
Parte B: Seguro Médico
Requisitos individuales de elegibilidad
Inscripción
Coberturas y cantidades de participación de costo
Exclusiones
Terminología de reclamaciones y otros términos clave
Medicare Selectivo (Reg 62, Parte 52.14) (era 17.1.k)
Parte C: Medicare Advantage
Parte D: Seguro para Medicamentos Recetados
Saludable Nueva York(4326)
Cuentas de ahorro Médico (MSAs)
Cuentas de gastos flexibles (FSAs) y Cuentas de Ahorros de Salud (HSAs)

10.0 SEGURO PRIVADO PARA CIUDADANOS MAYORES Y PERSONAS CON NECESIDADES ESPECIALES 5%

10.1 Suplementos de Medicare
Propósito
Inscripción abierta (Reg. 62, Parte 52.22(k))
Planes suplementarios estandarizados de Medicare
Beneficios centrales
Beneficios adicionales
Regulaciones y disposiciones requeridas de Nueva York
Normas de mercadeo (Reg 62, Parte 52.22(i))
Arreglos de remuneración permitidos(Reg 62, Parte 52.22 (h))
Apropiación de compra recomendada o reemplazo (Reg 62, Parte 52.22 (f)(4))
Reemplazo (Reg 62, Parte 52.22 (f)(g))
Declaración de divulgación (Reg 62, Parte 52.63)
Renovabilidad (Reg 62, Parte 52.22 (b)(1)(i))

10.2 Otras opciones de Medicare para personas individuales
Personas incapacitadas
Personas con insuficiencia renal
Planes grupales de salud de empleadores
Empleados de 65 años de edad en adelante

SERIE DEL EXAMEN 10-77 EN ESPAÑOL
PARA REPRESENTANTES Y CORREDORES DE
SEGUROS DE VIDA, ACCIDENTES Y SALUD

150 preguntas, 2.5 horas máximo

Para ver un bosquejo detallado del siguiente tema, consulte las secciones con nombres iguales en el bosquejo de la Serie 10-51, Representantes y Corredores de Seguros de Vida que comienza en la Página XX, y en el bosquejo de la Serie 10-52, Representantes de Seguros de Accidentes y Salud que comienza en la Página XX.

1.0. Reglamentación sobre Seguros 7%

1.1 Licencias
- Proceso (2103(d–i))
- Definiciones
- Definición de Productor (2101(k))
- Quién debe tener licencia (2101(k)(1))
- Estado de residencia (2101(l))
- Negociar, vender, solicitar (2101(m)(n)(o))
- Tipos de licenciatarios
- Agentes (2101(a, k); 2103; Reg 6, Parte 22.2; Reg 7, Parte 23.2)
- Corredores (2101(c, h, k); 2104)
- Consultores (2107)
- Tasadores (2101(g), 2108)
- No residentes (2101(d, e); 2103(g)(5, 11); 2136)
- Entidades comerciales (2101(p), 2103(j)(2))
- Temporal (2109; Regs 9, 18, 29, Parte 20.1)
- Mantenimiento y duración
- Renovación (2103(j); Reg 5, Parte 21.2)
- Educación continua (2132)
- Aliases (2102(f))
- Cambio de dirección (todas direcciónes, incluyendo correo electrónico) (2134; Reg 5, Parte 21.4; Reg 6, Parte 22.3, Reg 7, Parte 23.4)
- Reportes de acciones disciplinarias (2110(i))
- Medidas disciplinarias
- Orden de cesar y abstenerse (2406)
- Audiencias- Nota y Proceso (304, 2405)
- Suspensión, revocación y no renovación (2110)
- Sanciones (2127)

1.2 Reglamentación Estatal
- Deberes generales y poderes del superintendente (201, 301-305, 2404)
- Reglamentación de la Compañía
- Certificado de autoridad (1102(a-b))
- Solvencia (307)
- Prácticas de conciliación de reclamos injustos (2601; Reg 64, Parte 216.3 a .6)
- Cita de Agente (2112(a-c))
- Terminación de cita del agente (2112(d); Regs 9, 18, 29, Parte 20.2)
- Prácticas injustas y prohibidas
- Declaración inexacta (2123; Reg. 64, Parte 216.3)
- Promociones engañosas (2603)
- Difamación del asegurador (2604)
- Discriminación injusta (2606–2608, 2612)
- Devolución (2324)
- Reglamentación sobre licenciatario
- Empresa controlada (2103(i))
- Repartición de comisiones (2121, 2128)
- Responsabilidad fiduciaria (2120; Regs 9, 18, 29, Partes 20.3, 20.4)
- Exhibición de licencia (Regs 125, Parte 34.5)
- Comisiones y compensaciónes (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Parte 20.6)
- Responsabilidades de terminación del productor (2112)
- Inspección de libros y expedientes (2404; Reg 152, Parte 243.0 a .3)
- Ley de Prevención de Fraudes al Seguro (401–406)
- Reglamentación sobre la privacidad del consumidor
- Reg 169, Partes 420.0 a .4)

1.3 Reglamentación Federal
- Ley de Informes Imparciales de Crédito (15 USC 1681-1681d)
- Fraude y declaraciones falsas incluida la renuncia 1033 (18 USC 1033, 1034)

2.0. Seguros Generales 4%

2.1 Concepto
- Términos clave de manejo de riesgos
- Riesgo
- Exposición
- Peligro
- Contingencia
- Pérdida
- Métodos de manejar el riesgo
- Evasión
- Retención
- Compartir
- Reducción
- Transferencia
- Elementos de riesgos asegurables
- Selección adversa
- Ley de números grandes
- Reaseguro

2.2 Aseguradores
- Tipos de aseguradores
- Compañías de acciones
- Compañías mutuas
- Sociedades fraternales de beneficios
- Aseguradores privados en comparación con Aseguradores de gobierno
- Aseguradores admitidos en comparación con aseguradores no admitidos
- Aseguradores domésticos, extranjeros y ajenos
- Condición financiera (servicios independientes de determinación de primas)
- Sistemas de mercadeo (distribución)

2.3. Agentes y reglas generales de la agencia
- El asegurador como principal
- Relación agente/asegurador
- Autoridad y poderes de los agentes
- Expresos
- Implicado
- Aparentes
- Responsabilidades con el solicitante/asegurado

2.4. Contratos
- Elementos de un contrato legal
- Oferta y aceptación
- Consideración
- Partes competentes
- Propósito legal
- Características de los contratos de seguro
- Contrato de adhesión
- Contrato aleatorio
- Contrato personal
- Contrato unilateral
- Contrato condicional
- Conceptos legales y interpretaciones que afectan los contratos
- Expectativas razonables
- Indemnización
- Máxima buena fe
- Representaciones/ Representaciones inexactas(3105)
- Garantías(3106)
- Rescisión
- Ocultación
- Fraude
- Renuncia y preclusión

3.0. Conceptos Básicos sobre los Seguros de Vida 9%

3.1 Intereses Asegurable (3205)

3.2 Uso personal de seguro de Vida
- Protección a el sobrevidor
- Creación de propiedad
- Acumulación de Dinero
- Liquidación
- Conservación de propiedad

3.3 Liquidaciones Anticipadas de Seguros de Vida (Reg. 148, Partes 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)
- Definiciones
- Requisitos de licencia (Sec. 7802(a))

Revocación de licencia
Viatical contra arreglos de vida

3.4 Cómo determinar la cantidad de los seguros de vida personales
Enfoque del valor de la vida humana
Enfoque de necesidades
Tipos de información recogida
Cómo determinar las necesidades para una cantidad única
Cómo planificar las necesidades de ingresos

3.5 Seguros de vida usos para negocios
Financiamiento de compra y venta
Persona clave
Bonos ejecutivos
Continuación de la empresa

3.6. Diferencias en las pólizas de seguros de vida
Grupo contra individual
Permanente en comparación con plazo fijo
Participante en comparación con no participante
Fijas en comparación con variables
Reglamentación de productos variables(SEC, NASD y Nueva York) (4240; Reg 47, Parte 50.3; Reg 77, Parte 54.3)

3.7. Factores para determinar la prima
Mortalidad, Regreso de Inversión, y Gastos
Modo de la prima

3.8. Responsabilidades del licenciatario
Solicitudes y presentaciones de ventas
Publicidad (2122)
Compañías de Seguros de Vida Garantías de Corporación (7718)
Resumen de pólizas (3209; Reg 74, Parte 53-2.2)
Guía del comprador (3209; Reg 74, Parte 53-2.6)
Apto
Ilustraciones (Reg 74, Parte 53-3.1 a .6)
Métodos de comparación de costos de las pólizas de seguro de vida
Reemplazo (2123(a)(2, 3); Reg 60, Parte 51.1 a .8)
Uso y divulgación de la información de seguros
Suscripción de campo
Procedimientos de solicitud, incluyendo el fechar retroactivamente las pólizas (3208)
Entrega
Repaso de la póliza
Fecha de vigencia de la cobertura
Cobro de la prima
Declaración de buena salud
Enmiendas

3.9 Suscripción individual de parte del asegurador
Fuentes de información y reglamentación
Solicitud
Informe del agente
Declaración del médico encargado
Informe investigativo (inspección) del consumidor
Agencia de Información Médica(Medical Information Bureau, MIB)
Exámenes médicos y análisis de laboratorio, incluido el VIH (2611)
Criterios de selección y discriminación injusta
Clasificación de riesgos
Preferido
Estándar
Subestándar
Declinado

4.0. Pólizas de Seguros de Vida 8%

4.1 Seguros de vida a plazo fijo
Término a nivel
Término renovable
Término convertible
Prima de término a nivel
Término en aumento y en descenso

4.2 Seguros de vida entera
Prima continua (seguro de vida ordinario)
Pago limitado
Prima única
Vida de prima entera modificada

4.3 Pólizas de primas flexibles
Seguro de vida ajustable
Seguro de vida universal

4.4 Pólizas especializadas
Seguro de vida conjunto (primero en morir)
Seguro de vida del sobreviviente (segundo en morir)
Seguro de vida en menores (3207(b))

4.5 Seguro de vida grupal
Características de los planes grupales
Tipos de patrocinador de planes
Requisitos de suscripción grupal
Conversión a póliza individual (3220)

4.6 Seguro de vida de crédito (individual en comparación con grupal)

5.0. Póliza de Seguro de Vida Disposiciones, Opciones y Anexos 11%

5.1. Disposiciones requeridas (3203)
Propiedad
Asignación
Contrato completo (3203(a)(4), 3204)
Derecho a examinar (inspección gratis) (3203(a)(11))
Pago de primas
Período de gracia (3203(a)(1))
Reintegro (3203(a)(10))
Incontestabilidad (3203(a)(3))
Declaración falsa de la edad (3203(a)(5))
Exclusiones (3203(b, c))
Declaraciones del solicitante (3204)
Prueba de muerte

5.2. Beneficiarios
Opciones de designación
Individuos
Clases (por estirpe y per cápita)
Patrimonios
Menores
Fideicomisos
Sucesión
Revocable en comparación con irrevocable
Cláusula de desastre común

5.3. Opciones de liquidación
Pago en efectivo
Interés solamente
Cuotas de período fijo
Cuotas de cantidades fijas
Ingreso de por vida
Vida individual
Conjunto y sobreviviente
Cláusula de fideicomiso pródigo

5.4. Opciones para impedir la caducidad
Valor de rescate en efectivo
Término extendido
Seguro pagado reducido

5.5. Préstamos a la póliza y opciones de desembolsos de fondos
Préstamos de la Póliza
Préstamos de prima automática
Desembolsos de fondos o rescates parciales

5.6. Opciones de dividendos
Pago en efectivo
Reducción en los pagos de las primas
Acumulación a interés
Opción de término de un año
Adiciones pagadas

5.7. Cláusulas adicionales sobre incapacidad
Exención de la prima
Exención del costo del seguro
Beneficio de ingresos por incapacidad
Beneficio del pagador por vida e incapacidad (seguro juvenil)

5.8. Disposiciones y cláusulas adicionales sobre beneficios acelerados (en vida) (3230)
Condiciones de pago
Efecto en el beneficio por muerte

5.9. Anexos que cubren a otros asegurados
Anexo de término para cónyuge u otro asegurado
Anexo de término para menores
Anexo de término para la familia

5.10. Anexos que afectan la cantidad del beneficio por muerte
Muerte accidental
Asegurabilidad garantizada

Costo de vida
Devolución de la prima
Cláusula adicional a término

6.0. Anualidades 6%

6.1. Principios y conceptos de las anualidades
Período de acumulación en comparación con período de anualidad
Propietario, pensionado y beneficiario
Aspectos de seguro de las anualidades
6.2. Disposiciones requeridas (3219, 4220, 4223)
6.3. Anualidades inmediatas en comparación con anualidades diferidas
Anualidades inmediatas de prima única (Single Premium Immediate Annuities(SPIAs)
Anualidades diferidas
Opciones de pago de prima
No caducidad
Cargos de rescate y retiro de fondos
Beneficios por muerte
6.4. Opciones de pago de anualidad (beneficio)
Opciones de contingencia de vida
Seguro de vida puro en comparación con vida con mínimo garantizado
Seguro de vida simple en comparación con seguro de vida múltiple
Anualidades determinadas (tipos)
6.5. Productos de anualidades
Anualidades fijas
Activos de cuenta general
Garantías de tasas de interés (mínima en comparación con actual)
Cantidad de pago del beneficio constante
Anualidades indexadas de capital
6.6. Usos de anualidades
Anualidades grupales en comparación con anualidades individuales
Calificativo contra Planes No-Calificativo
Usos personales
Crecimiento con impuesto diferido
Ingreso de Retiro
Fondos de educación

7.0. Consideraciones sobre Impuestos Federales para Seguros de Vida y Anualidades 3%

7.1. Impuestos a los seguros de vida personal
Cantidades disponibles al titular de la póliza
Aumentos del valor en efectivo
Dividendos
Préstamos a la póliza
Rescates
Cantidades recibidas por el beneficiario
Regla general y excepciones
Opciones de liquidación
Valores incluidos en el patrimonio del asegurado
7.2. Contratos de Capitalización Modificados (Modified Endowment Contracts (MECs)
Definición de capitalización modificada
Prueba de siete pagos
Distribuciones
7.3. Impuestos de anualidades no calificadas
Anualidades de propiedad individual
Fase de acumulación (cuestiones de impuestos relacionadas con retiros)
Fase de anualidad y proporción de exclusión
Valores incluidos en el patrimonio del pensionado
Distribuciones al momento de la muerte
No viviente (fideicomisos, corporaciones) dueño de entidad

7.4. Impuestos a las Cuentas Individuales de Jubilación (Individual Retirement Account (IRAs)
IRAs Tradicionales
Contribuciones y cantidades deducibles
Distribuciones prematuras, incluyendo los asuntos tributarios
Pagos de beneficio de fase de anualidad
Cantidades recibidas por el beneficiario
IRAs Roth
Contribuciones y límites
Distribuciones
7.5. Renovaciones y transferencias (IRA y planes calificados)
7.6. Intercambios de la Sección 1035

8.0. Planes Calificados 2%

8.1. Requisitos generales
Contribuciones definidas contra plan de beneficios definidos
8.2. Consideraciones sobre impuestos Federales
Ventajas tributarias para empleadores y empleados
Impuestos a las distribuciones(relacionados con la edad)
8.3. Tipos de plan, características y compradores
Planes para empleados por cuenta propia
(planes Keogh)
8.4. Intercambios de la Sección 529 (programas de ahorro para la universidad)

9.0. Conceptos Básicos sobre los Seguros de Accidentes y Salud 5%

9.1 Definiciones de causas de perdida
Daños accidentales
Enfermedades
9.2 Tipo de perdidas y beneficios principales
Perdida de ingresos debido a discapacidad
Gastos medicos y hospitalarios
Gastos de cuidado a largo plazo
9.3 Clases de accidentes y cobertura de seguro de salud
Individual, propietario único, franquicia, y grupo
Privado contra gobernamental
Limitado contra detallado
9.4 Tipos de póliza Limitada
Beneficios limitados y cantidades
La nota requerida al asegurado
Tipos de póliza limitada
Accidente solamente
Enfermedad (temible) especifica
Indemnidad del hospital
Seguro dental
Diagnóstico y cuidado preventivo
Beneficios previsto
Discapacidad de Crédito
Medicamentos recetados
Cuidado de la visión
9.5 Exclusión comuñes de la cobertura
Acto de guerra
Participación en una felonía
Las condiciones preexistente
Daños autoinfligidos
Compensación al trabajador
9.6 Responsabilidades del licenciatario en accidentes individuales y seguro de salud
Requisito de mercadotecnia
Publicitario (Reg 34, Parte 215.1 a .18)
Presentacion de ventas
Esquema de cobertura
Procedimientos de aplicación
Requisitos en la entrega de la póliza
Situación común de los errores/ omisiones
9.7 Consideraciones en el reemplazo de seguro de accidente y salud
Beneficios, limitaciones, y exclusions
Resposabilidad del licenciatario por errores/omisiones
9.8 Valoración de póliza por la comunidad (4317; Reg 145, Parte 360)

10.0. Seguro de Salud Individual Disposiciones Generales de la Póliza 4%

10.1 Disposiciones requeridas
Cambios del contrato entero (3216(d)(1)(A))
Tiempo limitado en ciertas defensas (3216(d)(1)(B))
Periodo de cortesía (3216(d)(1)C)
Reinstalación (3216(d)(1)(D))
Procedimientos de reclamación (3216(d)(1)(E-1)
Acciones legales (3216(d)(1)(K))
Cambio de beneficiario (3216(d)(1)(L))
10.2 Otras disposiciones
Declaración errónea de edad (3216(d)(2)(B))
Otros seguros en este asegurador (3216(d)(2)(C)
Seguro con otros aseguradores
Base de gastos incurridos (3216(d)(2)(D)

Otros beneficios (3216(d)(2)(E))
Prima no pagada (3216(d)(2)(G))
Cancelación (3216(d)(2)(H))
Conformidad con los estatutos del estado (3216(d)(2)(I))
Ocupación ilegal (3216(d)(2)(J))
Intoxicante y narcóticos (3216(d)(2)(K))

10.3 Otras disposiciones generales
Derecho a examinar (ver gratis)
Asegurar la cláusula
Consideración de cláusula
Renovabilidad de cláusula (3216(g))
No cancelable
Garantizado renovable

11.0. Ingresos por Incapacidad y Seguros Relacionados 5%

11.1 Calificación para beneficios de incapacidad
Incapacidad para desempeñar sus deberes
Propia ocupación
Cualquier ocupación
Presunción de Incapacidad
Prueba de pérdida

11.2 Seguro de ingresos de incapacidad individual
Plan de incapacidad total basico
Beneficio de ingresos
Periodo de beneficios y eliminación
Renuncia de características de prima
Coordinación con seguro social y beneficios de compensación del trabajador
Consideración de impuestos de prima individual
Beneficio mensual adicional (AMB)
Seguro Social Suplemento(SIS)
Ocupacional contra cobertura no ocupational
Otras disposiciones que afectan los beneficios de ingresos
Ajuste de Costo de Vida (COLA) rider
Opción de aumento en el futuro (FIO) rider
Relación de ingresos a los seguros (3216(d)(2)(F))
Beneficios
Muerte accidental y desmembramiento
Beneficio de rehabilitación
Reembolso de beneficios medicos (daño no discapacitantes)
Beneficio de incapacidad parcial
Beneficio de incapacidad residual
Beneficio total de incapacidad
Cobertura de 24 horas contra limitada/cobertura en el trabajo
Exclusiones

11.3 Aspectos unicos de suscripción de incapacidad individual
Ocupacional /consideraciones avocacionales
Limite de beneficios
Alternatives de poliza emitada

11.4 Seguro de Ingreso de Incapacidad grupal
Grupo contra planes individuales
Incapacidad a plazo corto (STD)
Incapacidad a largo plazo (LTD)

11.5 Seguro de incapacidad para Negocios
Persona clave ingreso de incapacidad
Incapacidad compra-venta poliza
Poliza gastos generales de negocio

12.0 Planes Médicos 7%

12.1 Concepto de Plan Medico
Base de cobro por servicio contra base prepagada
Coberturas especificadas contra cuidado comprensivo
Beneficio previsto contra usual/rasonable/ cargos acostumbrados
Cualquier proveedor contra limitada elección de proveedores
Asegurados contra subscriptor/participantes

12.2 Tipos de Planes
Hospital básico, Medical básico, quirúrgicos básico (Reg 62, Partes52.5 a 52.7)
Características
Limitaciones común
Exclusiones de la cobertura
Disposiciones que afectan los costos a los asegurados
Seguro medico mayor (planes de indemnización)
Características
Limitaciones comunes
Exclusiones de la cobertura
Disposiciones que afectan el costo al asegurado
Organizacion de Matenimiento de Salud (HMOs)
Características generales
Servicios de cuidado preventive(PCP)
Referir (especialidad) médico
Cuidado de emergencia
Servicios del hospital
Otros servicios básicos
Organizaciones de Proveedor Preferido (PPO) y Punto de Servicio (POS) planes
Características generales
Acceso de proveedor en cadena y fuera de cadena
El Médico primordial de Cuidado (PCP) referencia
Características de plan de indemnidad

12.3 Contención de costo en entrega de asistencia médica
Servicios de costo de ahorro
Cuidado preventive
Beneficios ambulatorios de hospital
Alternativas a los servicios hospitalarios
Repaso de utilización
Repaso prospective
Repaso concurrente
Repaso retrospective

12.4 Mandato de beneficios y ofertas de Nueva York (individual y/o grupo)
Límite de edad de hijo dependiente (3216(a)(4))
Estudiantes de tiempo complete (3216(a)(4)(B))
Extension de póliza para niños incapacitados (3216(c)(4)(A))
Cobertura para recién nacido (3216(c)(4)(C)
Ley de Timoteo
Infertilidad

12.5 HIPAA (Acto de Portabilidad de Seguro de Salud y rendición de Cuentas) requisitos
Elegibilidad
Cuestión garantizada
Condiciones preexistentes (3232)
Cobertura acreditable (3232-a)
Renovabilidad
Protección de privacidad
Cuentas de gastos flexibles (FSAs) y cuentas de ahorro y la salud(HSAs)
Definición
Elegibilidad
Limites de contribución

13.0. Seguro de Cuidado a Largo Plazo (Long Term Care, LTC) 10%

13.1 Beneficios
LTC, Medicare y Medicaid comparado
Elegibilidad para beneficios
Niveles de cuidado
Cuidado especializado
Cuidado Intermedio
Cuidado custodio
Tipos de cuidado
Cuidado se salud en casa
Cuidado de relevo
Vivienda asistida
Periodo de beneficios
Cantidades de beneficio
Beneficios opcionales
Reembolso contra indemnización/efectivo
Protección de la inflación (COLA) (Reg 62, Parte 52.25 (c) (3))
No perdida de beneficios (Reg 62, Parte 52.25 (c) (7))
Garantía de asegurabilidad
Regreso de Prima
Cuidado campartido
Individual, grupo, y planes de asociación
Calificado contra planes LTC no calificados
Exclusiones (Reg 62, Parte 52.25 (b)(2))
Consideraciones de la suscripción
Apto

13.2 Reglamentos y disposiciones requeridas de Nueva York
Renovabilidad (Reg 62, Parte 52.25)(b)(1))

Requerida revelacion de disposicion (Reg 62, Parte 52.65)
Prácticas prohibidas
Reemplazo (Reg 62, Parte 52.29)
Arreglos de compensación permitidos(Reg 62, Parte 52.25 (e))
Asociación del Estado Nueva York para cuidado a largo plazo (Reg 144, Parte 39)
Dólar por dólar o el elemento de tiempo
Acto de recuperación de bienes de Medicaid(OBRA '93)
Credito de impuesto de Nueva York

14.0. Seguro de Salud Grupal y General 6%

14.1 Características de seguros de grupo
Contrato de grupo
Certificado de cobertura
Calificación de experiencia contra calificación de la comunidad
Definición de grupo elegible (4235(b)(c))

14.2 Tipos de grupos elegible (4235)
Grupos relacionados con el empleo
Grupos de empleadores individuales
Fideicomiso de empleador múltiple (METs) o arreglos de asistencia social (MEWAs)
Fideicomiso Taft- Hartley
Asociaciones (ex alumnos, profesionales y otros)
Grupos de clientes (depositantes, acreedor-deudor, y otros)
Grupo de clientes globalesl (equipos, pasajeros, y otros)

14.3 Reglamentación de planes de seguro de grupo de empleadores
Ingresos de jubilación de empleados acto de seguridad (ERISA)
Aplicabilidad
Responsabilidades fiduciaries
Informes y divulgación
Acto de permiso medico familiar (FMLA)
Ley Sobre la Discriminación por Edad en el Empleo
(Age Discrimination in Employment Act , ADEA)
Aplicación a empleadores y trabajadores
Reducciones permitidas en los beneficios asegurados
Aumentos permitidos en las contribuciones de los empleados
Requisitos de cobertura de gasto médico
Ley sobre Derechos Civiles/Ley sobre Discriminación por Embarazo
Aplicación
Directrices
Relación con Medicare
Reglas secundarias de Medicare
Escisiones y suplementos de Medicare
Reglas contra la discriminación (altamente remunerados)

14.4 Tipos principales de pérdidas y administración
Planes plenamente asegurados convencionales
Planes parcialmente auto-asegurados
Cobertura para detención de pérdidas
Arreglos de Servicios administrativos solamente (ASO)
Fideicomiso 501(c)(9)
Planes totalmente auto-asegurados (autoadministrados)
Características
Condiciones adecuadas para financiamiento propio
Beneficios adecuados para financiamiento propio

14.5 Consideraciones de mercadeo
Publicidad
Jurisdicción reguladora y lugar de entrega

14.6 Seguro de salud grupal del empleador
Criterios de suscripción del asegurador
Características de grupo
Factores de diseño del plan
Factores de persistencia
Capacidad administrativa
Requisitos para cobertura
Inscripción anual abierta
Requisitos del empleado
Requisitos de los dependientes
Disposición de coordinación de beneficios (Reg 62, Parte 52.23)
Cambio de compañías de seguro o pérdida de cobertura
Traspaso de coseguro y deducible
Sin pérdida ni ganancia
Eventos que terminan la cobertura
Extensión de beneficios
Continuación de la cobertura en virtud de COBRA y de las continuaciones de Nueva York
Privilegio de conversión (3221(e))

14.7 Planes médicos de empleadores pequeños
Definición de empleador pequeño (Reg 145, Parte 360.2(f))
Planes de beneficios que se ofrecen
Disponibilidad de cobertura (Reg 145, Parte 360.2(e), .3)
Renovabilidad (Reg 145, Parte 360.2(e))

15.0 Planes Gubernamentales de Seguro 7%

15.1 Compensación a los trabajadores
Elegibilidad
Beneficios

15.2 Incapacidad del Seguro Social
Requisitos para recibir beneficios de incapacidad
Definición de Incapacidad
Período de espera
Beneficio de ingresos por incapacidad

15.3 Ley Estatal de Beneficios del Estado de Nueva York
Propósito
Definiciones
Empleo cubierto
Beneficios

15.4 Medicaid
Elegibilidad y beneficios
Cuidado de la salud de niño Mas
Elegibilidad y beneficios
Cuidado de la salud de familia Mas
Elegibilidad y beneficios

15.5 Medicare
Naturaleza, financiamiento y administración
Parte A: Seguro Hospitalario
Requisitos individuales de elegibilidad
Inscripción
Coberturas y cantidades de compartición de costo
Parte B: Seguro Médico
Requisitos individuales de elegibilidad
Inscripción
Coberturas y cantidades de participación de costo
Exclusiones
Terminología de reclamaciones y otros términos clave
Medicare Selectivo (Reg 62, Parte 52.14) (era 17.1.k)
Parte C: Medicare Advantage
Parte D: Seguro para Medicamentos Recetados
Saludable Nueva York(4326)
Cuentas de ahorro Médico (MSAs)
Cuentas de gastos flexibles (FSAs) y Cuentas de Ahorros de Salud (HSAs)

16.0. SEGURO PRIVADO PARA CIUDADANOS MAYORES Y PERSONAS CON NECESIDADES ESPECIALES 6%

16.1 Suplementos de Medicare
Propósito
Inscripción abierta (Reg. 62, Parte 52.22(k))
Planes suplementarios estandarizados de Medicare
Beneficios centrales
Beneficios adicionales
Regulaciones y disposiciones requeridas de Nueva York
Normas de mercadeo (Reg 62, Parte 52.22(i))
Arreglos de remuneración permitidos(Reg 62, Parte 52.22 (h))
Apropiación de compra recomendada o reemplazo (Reg 62, Parte 52.22 (f)(4))
Reemplazo (Reg 62, Parte 52.22 (f)(g))
Declaración de divulgación (Reg 62, Parte 52.63)
Renovabilidad (Reg 62, Parte 52.22 (b)(1)(i))

16.2 Otras opciones de Medicare para personas individuales
Personas incapacitadas
Personas con insuficiencia renal
Planes grupales de salud de empleadores
Empleados de 65 años de edad en adelante

SERIE DEL EXAMEN 10-78 EN ESPAÑOL
DE LEYES Y REGLAMENTOS PARA SEGUROS
DE ACCIDENTES Y SALUD

50 preguntas - una hora máximo

1.0. REGLAMENTACIÓN SOBRE SEGUROS 5%

1.1 Licencias
Proceso (2103(d–i))
Definiciones
Definición de Productor (2101(k))
Quién debe tener licencia (2101(k)(1))
Estado de residencia (2101(l))
Negociar, vender, solicitar (2101(m)(n)(o))
Tipos de licenciatarios
Agentes (2101(a, k); 2103; Reg 6, Parte 22.2; Reg 7, Parte 23.2)
Corredores (2101(c, h, k); 2104)
Consultores (2107)
Tasadores (2101(g), 2108)
No residentes (2101(d, e); 2103(g)(5, 11); 2136)
Entidades comerciales (2101(p), 2103(j)(2))
Temporal (2109; Regs 9, 18, 29, Parte 20.1)
Mantenimiento y duración
Renovación (2103(j); Reg 5, Parte 21.2)
Educación continua (2132)
Aliases (2102(f))
Cambio de dirección (todas direcciónes, incluyendo correo electrónico) (2134; Reg 5, Parte 21.4; Reg 6, Parte 22.3, Reg 7, Parte 23.4)
Reportes de acciones disciplinarias (2110(i))
Medidas disciplinarias
Orden de cesar y abstenerse (2406)
Audiencias- Nota y Proceso (304, 2405)
Suspensión, revocación y no renovación (2110)
Sanciones (2127)

1.2 Reglamentación Estatal
Deberes generales y poderes del superintendente (201, 301-305, 2404)
Reglamentación de la Compañía
Certificado de autoridad (1102(a-b))
Solvencia (307)
Prácticas de conciliación de reclamos injustos (2601; Reg 64, Parte 216.3 a .6)
Cita de Agente (2112(a–c))
Terminación de cita del agente (2112(d); Regs 9, 18, 29, Parte 20.2)
Prácticas injustas y prohibidas
Declaración inexacta (2123; Reg 64, Parte 216.3)
Promociones engañosas (2603)
Difamación del asegurador (2604)
Discriminación injusta (2606–2608, 2612)
Devolución (2324)
Reglamentación sobre licenciatario
Empresa controlada (2103(i))
Repartición de comisiones (2121, 2128)
Responsabilidad fiduciaria (2120; Regs 9, 18, 29, Partes 20.3, 20.4)
Exhibición de licencia (Regs 125, Parte 34.5)
Comisiones y compensaciónes (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Parte 20.6)
Responsabilidades de terminación del productor (2112)
Inspección de libros y expedientes (2404; Reg 152, Parte 243.0 a .3)
Ley de Prevención de Fraudes al Seguro (401–406)
Reglamentación sobre la privacidad del consumidor Reg 169, Partes 420.0 a .4)

1.3 Reglamentación Federal
Ley de Informes Imparciales de Crédito (15 USC 1681-1681d)
Fraude y declaraciones falsas incluida la renuncia 1033 (18 USC 1033, 1034)

2.0 REGLAMENTOS Y DISPOSICIONES DE NUEVA YORK RELACIONADOS A LOS SEGUROS DE VIDA Y ANUALIDADES 43%

2.1 Responsabilidades del licenciatario
Solicitudes y presentaciones de ventas
Publicidad (2122)
Corporación de Garantías de Compañías de Seguros de Vida (7718)
Resumen de la póliza 3209; Reg 74, Parte 53-2.2)
Guía del comprador (3209; Reg 74, Parte 53-2.6)
Ilustraciones (Reg 74, Parte 53-3.1-.6)
Reemplazo (2123(a)(2, 3); Reg 60, Parte 51.1 a .8)
Suscripción de campo
Procedimientos de solicitud, incluyendo el fechar retroactivamente las pólizas(3208)

2.2 Suscripción individual de parte del asegurador
Interés asegurable (3205)
Seguro de vida para menores (3207)
Exámenes médicos y análisis de laboratorio, incluido el VIH (2611)

2.3 Disposiciones requeridas (3203)
Seguro de Vida
Contrato completo (3203(a)(4), 3204)
Derecho a examinar (inspección gratis)(3203(a)(11))
Período de gracia (3203(a)(1))
Reposición (3203(a)(10))
Incontestabilidad (3203(a)(3))
Declaración falsa de la edad (3203(a)(5))
Exclusiones (3203(b, c))
Declaraciones del solicitante (3204)
Disposiciones y cláusulas adicionales sobre beneficios acelerados (en vida) (3230)
Anualidades (3219, 4220, 4223)
Reglamentación de productos variables (SEC, NASD y Nueva York) (4240; Reg 47, Parte 50.3; Reg 77, Parte 54.3))

2.4 Seguro de vida grupal
Conversión a póliza individual (3220)

2.5 Liquidaciones Anticipadas de Seguros de Vida (Reg 148, Parte 380.2, 380.3, 380.6, 380.8; 2406; 7801-3)
Definiciones
Requisitos de licencia (Sec. 7802 (a))
Revocación de licencia

3.0 REGLAMENTOS Y DISPOSICIONES DE NUEVA YORK RELACIONADOS A LOS SEGUROS DE ACCIDENTES Y SALUD 43%

3.1 Responsabilidades del licenciatario en el seguro de salud individual
Requisitos de mercadeo
Publicidad (Reg 24, Parte 215.1 a .18)

3.2 Disposiciones del seguro de salud individual
Disposiciones requeridas
Contrato completo; cambios (3216(d)(1)(A))
Límite de tiempo en algunas defensas (3216(d)(1)(B))
Período de gracia (3216(d)(1)(C))
Reposición (3216(d)(1)(D)
Procedimientos de reclamo (3216(d)(1)(E–I))
Medidas legales (3216(d)(1)(K))
Cambios de beneficiario (3216(d)(1)(L))
Otras disposiciones
Declaración falsa de la edad (3216(d)(2)(B)
Otro seguro en este asegurador (3216(d)(2)(C)
Seguro con otros aseguradores (3216(d)(2)(D, E))
Relación de ganancias contra seguro (3216(d)(2)(f))
Primas no pagadas (3216(d)(2)(G))
Cancelación (3216(d)(2)(H))
Conformidad con las leyes del Estado (3216(d)(2)(I))
Ocupación ilegal (3216(d)(2)(J)
Intoxicantes y narcóticos (3216(d)(2)(K)
Cláusula sobre el carácter renovable (3216(g))

3.3 Planes Médicos
Básico de hospital, básico médico, básico quirúrgico (Reg 62, Parte 52.5 a 52.7)
Beneficios y ofertas obligatorios de Nueva York (individuales y/o grupales)
Límite de edad del hijo dependiente (3216(a)(4))
Estudiantes a tiempo completo (3216(a)(4)(B))
Extensión de póliza para niños minusválidos (3216(c)(4)(A))
Cobertura para niño recién nacido (3216(c)(4)(C))
Ley de Timoteo
Infertilidad

3.4 Requisitos de la Ley de Transferibilidad y Responsabilidad de Seguros de Salud (Health Insurance Portability and Accountability Act, HIPAA)

Afecciones preexistentes (3232)
Cobertura acreditable (3232-a)

3.5 Seguro de vida grupal

Disposición de coordinación de beneficios (Reg 62, Parte 52.23)
Privilegio de conversión (3221(e))
Tipos de grupos elegibles (4235)
Definiciones de grupos elegibles (4235(b))

3.6 Seguro de Cuidado a Largo plazo(Long Term Care, LTC)

Exclusiones (Reg 62, Parte 52.25(b)(2))
Renovabilidad (Reg 62, Parte 52.25(b)(1))
Disposiciones de divulgación requeridas (Reg 62, Parte 52.65)
Reemplazo (Reg 62, Parte 52.29)
Arreglos de remuneración permitidos (Reg 62, Parte 52.25(e))
Protección Contra la Inflación (Ajuste por Costo de Vida, Cost of Life Adjustment o COLA)(Reg 62, Parte 52.25(c)(3))
Beneficio de no caducidad (Reg 62, Parte 52.25(c)(7))

3.7 Planes médicos de empleadores pequeños

Definición de empleador pequeño (Reg 145, Parte 360.2(f))
Disponibilidad de cobertura (Reg 145, Parte 360.2(e), .3)
Renovabilidad (Reg 145, Parte 360.2(e))

3.8 Suplementos de Medicare

Inscripción abierta (Reg 62, Parte 52.22(k))
Regulaciones y disposiciones requeridas de Nueva York
Normas de mercadeo (Reg 62, Parte 52.22(i))
Arreglos de remuneración permitidos (Reg 62, Parte 52.22(h))
Propiedad de compra o reemplazo recomendados (Reg 62, Parte 52.22(f)(4))
Reemplazo (Reg 62, Parte 52.22(f, g))
Declaración de divulgación (Reg 62, Parte 52.63)
Carácter renovable (Reg 62, Parte 52.22(b)(1)(i))

3.9 Evaluaciones comunitarias de pólizas (4317; Reg 145, Parte 360)

3.10 Saludable Nueva York (4326)

3.11 Cuidado de la salud de familia Mas

3.12 Cuidado de la salud de niño Mas

NEW YORK INSURANCE EXAMINATION REGISTRATION FORM

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. PLEASE TYPE OR PRINT LEGIBLY. Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable or transferable.

Pursuant to Section 1. Subsection (f) of Section 2103 of the Insurance Law, please complete the following sections with your information. Please note that some sections are mandatory, while others are optional.

This information will be confidential and only provided to the New York State Insurance Department. The Department will use this information solely for statistical purposes that will be studied to ensure continued quality and fairness of the examination.

The following sections 1-7 are Mandatory.

1. **Legal Name:** Last Name First Name M.I.

2. **Social Security #:** - -

3. **Primary Address:**
Number, Street Apt/Ste
City State Zip Code -

4. **Business Address:**
- ☐ Same as Primary Address
- ☐ None
- ☐ Different (please enter below)

Number, Street Apt/Ste
City State Zip Code -

5. **Mailing Address:**
- ☐ Same as Primary Address
- ☐ Different (please enter below)

Number, Street Apt/Ste
City State Zip Code -

6. **Telephone:** Home - Office -

7. **Birth Date:** - -
M M D D Y Y

8. **Email:** ____________________@____________________ (Optional)

The following sections 9-14 are optional. You will not be penalized for declining. However, we encourage your participation so that the Department can be in compliance with Section 1. Subsection (f) of Section 2103 of the Insurance Law.

9. **Gender**
- ☐ I decline to participate
- ☐ Female
- ☐ Male
- ☐ Unspecified

10. **Race**
- ☐ I decline to participate
- ☐ American Indian and Alaska Native
- ☐ Asian
- ☐ Black or African American
- ☐ Native Hawaiian and Other Pacific Islander
- ☐ White
- ☐ Two or more races
- ☐ Unspecified

11. **Education Level**
- ☐ I decline to participate
- ☐ High School or GED
- ☐ Some College
- ☐ 2-Year College Degree(Associates)
- ☐ 4-Year College Degree(BA,BS)
- ☐ Master's Degree
- ☐ Doctoral Degree
- ☐ Unspecified

12. **Age Group**
- ☐ I decline to participate
- ☐ Under 18
- ☐ 18-24
- ☐ 25-29
- ☐ 30-34
- ☐ 35-39
- ☐ 40-44
- ☐ 45-49
- ☐ 50-54
- ☐ 55-59
- ☐ 60-64
- ☐ 65 and over
- ☐ Unspecified

13. **Ethnicity**
- ☐ I decline to participate
- ☐ American/Canadian
- ☐ Chinese
- ☐ Cuban
- ☐ Dutch
- ☐ English
- ☐ Filipino
- ☐ French
- ☐ German
- ☐ Irish
- ☐ Italian
- ☐ Japanese
- ☐ Korean
- ☐ Mexican
- ☐ Polish
- ☐ Puerto Rican
- ☐ Russian
- ☐ Scottish
- ☐ Swedish
- ☐ Vietnamese
- ☐ Other Asian
- ☐ Other European
- ☐ Other Hispanic or Latino
- ☐ Unspecified

14. **Native Language**
- ☐ I decline to participate
- ☐ Arabic
- ☐ Chinese
- ☐ English
- ☐ French
- ☐ German
- ☐ Italian
- ☐ Korean
- ☐ Polish
- ☐ Russian
- ☐ Spanish
- ☐ Tagalog
- ☐ Vietnamese

The following sections 15-18 are Mandatory.

15. **Examination:**

Series	Examination Title	Page Number	Exam Fee	Total Fee
10-51	Life Insurance Agent/Broker	13	$49	$
10-52	Accident and Health Insurance Agent/Broker	14	$49	$
10-53	Property and Casualty Insurance Agent	16	$49	$
10-54	Personal Lines Insurance Agent/Broker	19	$49	$
10-55	Life, Accident and Health Insurance Agent/Broker	21	$49	$
10-56	Property and Casualty Insurance Broker	24	$49	$
10-57	Life, Accident and Health Insurance Consultant	27	$49	$
10-58	Property and Casualty Insurance Consultant	31	$49	$
10-59	Bail Bond Agent	34	$49	$
10-60	Mortgage Guaranty Agent	35	$49	$
10-62	Public Adjuster	35	$49	$
10-63	Independent Accident and Health Insurance Adjuster	37	$49	$
10-64	Independent Fire Adjuster	39	$49	$
10-65	Independent Casualty Insurance Adjuster	41	$49	$
10-66	Independent Automobile Insurance Adjuster	43	$49	$
10-67	Independent Aviation Insurance Adjuster	45	$49	$
10-68	Independent Fidelity and Surety Adjuster	46	$49	$
10-69	Independent Inland Marine Adjuster	47	$49	$
10-70	Independent General Adjuster	48	$49	$
10-71	Independent Automobile Damage and Theft Appraisal Adjuster	52	$49	$
10-72	Independent Motor Vehicle No-fault and Workers' Compensation Health Services Adjuster	53	$49	$
10-73	Life, Accident and Health Insurance Laws and Regulations	54	$49	$
10-74	Property and Casualty Insurance Laws and Regulations	55	$49	$
10-75	Life Insurance Agent/Broker (Spanish)	58	$49	$
10-76	Accident and Health Insurance Agent (Spanish)	60	$49	$
10-77	Life, Accident and Health Insurance Agent/Broker (Spanish)	64	$49	$
10-78	Life, Accident and Health Insurance Laws and Regulations (Spanish)	64	$49	$
			Total Fee	**$**

16. **Total Fees Included: $**______________ (Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI Examination Services" and write the applicant's name on the check). **Personal and company checks are not accepted**.

Credit card (MasterCard or VISA) payment accepted for phone, internet, or fax registrations only. (Check One): ☐ MC ☐ VISA

Card No**:**____ Exp. Date:__________________________

Card Verification No:_______________

For your security, PSI requires you to enter the card identification number located on your credit card. The card identification number is located on the back of the card and consists of the last three digits on the signature strip.

Cardholder Name (Print)**:**_______________________________ Signature:___________________________________

17. **I am faxing the Special Arrangement Request (at the end of this bulletin) and required documentation**. ☐ Yes ☐ No

18. **Affidavit:** *I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the examination information bulletin.*

Signature:____ **Date:**_______________________________

Complete and forward this registration form with the applicable examination fee to:
PSI licensure:certification * ATTN: Examination Registration NY INS
3210 E Tropicana * Las Vegas, NV * 89121
Fax (702) 932-2666 * (800) 733-9267 * TTY (800) 735-2929
www.psiexams.com

SPECIAL ARRANGEMENT REQUEST FORM OR OUT-OF-STATE TESTING REQUEST

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Applicants with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationary of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date____

Legal Name: ____
Last Name First Name

Address:____
Street City, State, Zip Code

Telephone : (_______) _________ **-** ____________ (_______) _________ **-** ___________
Home Work

Email Address:____

Check any special arrangements you require (requests must concur with documentation submitted):

- ☐ Reader (as accommodation for visual impairment or learning disability)
- ☐ Large-Print written examination
- ☐ Out-of-State Testing Request (this request does not require additional documentation)

  Site requested:______________________________
- ☐ Extended Time (Additional time requested:_____________)
- ☐ Other__________________________________
  ____

- **Complete and fax this form, along with supporting documentation, to (702) 932-2666.**
- **After 4 business days, please call 800-733-9267 x6750 and leave a voice message.**
- **PSI Special Accommodations will call you back to schedule the examination within 48 hours.**

DO NOT SCHEDULE YOUR EXAMINATION UNTIL THIS DOCUMENTATION HAS BEEN RECEIVED AND PROCESSED BY PSI SPECIAL ACCOMMODATIONS.

PSI licensure:certification
3210 E Tropicana
Las Vegas, NV 89121

FIRST CLASS MAIL