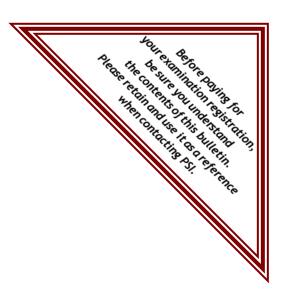


PSI licensure:certification 3210 E Tropicana Las Vegas, NV 89121 www.psiexams.com



# **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

# 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.
- 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.

(psi) www.psiexams.com

#### **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 <a href="www.psiexams.com">www.psiexams.com</a>. 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.

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

 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.

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

 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.

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

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

 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: 1-90 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 80<sup>TH</sup> ST, SUITE 8307

GLENDALE, NY 11385

FROM 1-678 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 1-495E 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 3<sup>RD</sup> ST, ARRIVE ON THE LEFT.

#### **MANHATTAN**

192 LEXINGTON, STE 1204 MANHATTAN, NY 10016 FROM EAST

TAKE #6 TRAIN TO 33<sup>RD</sup> STREET STATION. GET OFF AND WALK ONE BLOCK EAST TO LEXINGTON AVE, THEN OVER TO 32 & 31<sup>ST</sup> 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  $2^{ND}$  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 1-287E. 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 signin, 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.

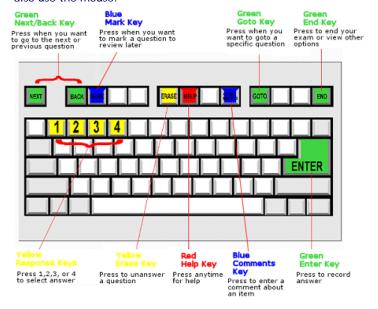
#### **SECURITY PROCEDURES**

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 <u>pass</u>, 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. Itemdevelopment 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.

(psi) www.psiexams.com

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: <a href="https://www.ins.state.ny.us">www.ins.state.ny.us</a>. 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) - <a href="http://www.licenseregistry.com">http://www.licenseregistry.com</a>. 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 <a href="https://www.ins.state.ny.us">www.ins.state.ny.us</a>.

You may also download a license application from the Department's Web site by going to Producer License Applications at <a href="https://www.ins.state.ny.us">www.ins.state.ny.us</a>.

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 <a href="licensing@ins.state.ny.us">licensing@ins.state.ny.us</a> 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 <u>www.ins.state.ny.us</u>
- 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 evennumbered 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 150question 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.

Hazard

Peril

Loss

#### **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(I))

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;

Appointment of agent

(2112(a-c))

Termination of agent

Regs 9, 18, 29, Part 20.2)

False advertising (2603)

Defamation of insurer

(2604)

Unfair discrimination

(2606-2608, 2612)

Rebating (2324)

Licensee regulation

(2103(i))

Sharing commissions

20.4)

34.5)

2114-2116, 2119;

Examination of books and

records (2404; Reg 152, Parts

243.0 to.3)

406)

Consumer privacy regulation

(Reg 169, Parts 420.0 to.24)

1.3 Federal regulation

Fair Credit Reporting Act

(15 USC 1681-1681d)

including 1033 waiver

(18 USC 1033, 1034)

#### 2.0 GENERAL INSURANCE

#### 2.1 Concepts

Risk management key terms

Risk

**Exposure** 

Methods of handling risk **Avoidance** Retention Sharing Reduction Transfer Elements of insurable risks Reg 64, Parts 216.3 to .6) Adverse selection Law of large numbers Reinsurance 2.2 Insurers appointment (2112(d); Types of insurers Stock companies Unfair and prohibited practices Mutual companies Misrepresentation (2123; Fraternal benefit societies Reg 64, Part 216.3) Private versus government Insurer Admitted versus nonadmitted insurers Domestic, foreign and alien insurers Financial status (independent rating services) Controlled business Marketing (distribution) systems 2.3 Agents and general rules of agency (2121, 2128) Insurer as principal Fiduciary responsibility Agent/insurer relationship (2120; Regs 9, 18, 29 Parts 20.3, Authority and powers of agents Express Implied License display (Reg 125, Part Apparent Responsibilities to the Commissions and compensation (2102(e), applicant/insured 2.4 Contracts Regs 9, 18, 29 Part 20.6) Elements of a legal contract Termination responsibilities Offer and acceptance of producer (2112) Consideration Competent parties Legal purpose Characteristics of insurance Insurance Frauds Prevention Act (401contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and Fraud and false statements interpretations affecting contracts Reasonable expectations Indemnity Utmost good faith Representations/ Misrepresentations (3105) Warranties (3106)



Rescission	Reg 74, Part 53-2.6)	5.0 LIFE INSURANCE POLICY
Concealment	Suitability	PROVISIONS, OPTIONS AND
Fraud	Illustrations	RIDERS 19%
Waiver and estoppel	(Reg 74, Parts 53-3.1 to .6)	5.1 Required provisions (3203)
	Life insurance policy cost	Ownership
	comparison methods	Assignment
LIFE INSURANCE AGENT/BROKER	Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)	Entire contract
EXAM SERIES 10-51	Use and disclosure of	(3203(a)(4), 3204)
100 museliane. Tue have time limit	insurance information	Right to examine (free look)
100 questions - Two-hour time limit	Field underwriting	(3203(a)(11))
	Application procedures	Payment of premiums
1.0 INSURANCE REGULATION 10%	including backdating of	Grace period (3203(a)(1))
(See Page 12)	policies (3208)	Reinstatement (3203(a)(10))
	Delivery	Incontestability (3203(a)(3))
2.0 GENERAL INSURANCE 10%	Policy review	Misstatement of age
(See Page 12)	Effective date of coverage	(3203(a)(5))
(665 / age 12)	Premium collection	Exclusions (3203(b, c))
3.0 LIFE INSURANCE BASICS 22%	Statement of good health	Statements of the applicant (3204)
	Amendments	Proof of Death
3.1 Insurable interest	3.9 Individual underwriting by	5.2 Beneficiaries
(3205)	the insurer	Designation options
3.2 Personal uses of life	Information sources and	Individuals
insurance Survivor protection	regulation	Classes
Survivor protection Estate creation	Application	(per stirpes/per capita)
Cash accumulation	Agent report	Estates
Liquidity	Attending physician	Minors
Estate conservation	statement	Trusts
3.3 Viatical Settlements	Investigative consumer	Succession
(Reg 148, Part 380.2, 380.3, 380.6,	(inspection) report	Revocable versus irrevocable
380.8; 2406; 7801-3)	Medical Information Bureau	Common disaster clause
Definitions	(MIB)	5.3 Settlement options
License requirements (Sec. 7802 (a))	Medical examinations and lab	Cash payment
License revocation	tests including HIV (2611)	Interest only
Viatical versus Life Settlements	Selection criteria and unfair	Fixed-period installments
3.4 Determining amount of	discrimination	Fixed-amount installments
personal life insurance	Classification of risks	Life income
Human life value approach	Preferred	Single life
Needs approach	Standard	Joint and survivor
Types of information	Substandard	Spendthrift clause
gathered	Declined	5.4 Nonforfeiture options
Determining lump-sum		Cash surrender value
needs	4.0 Life Insurance Policies 16%	Extended term
Planning for income needs	4.1 Term life insurance	Reduced paid-up insurance
3.5 Business uses of life	Level term	5.5 Policy loan and withdrawal
insurance	Renewable term	options
Buy-sell funding	Convertible term	Policy loans
Key person	Level premium term	Automatic premium loans
Executive bonuses	Increasing and decreasing term	Withdrawals or partial
Business continuation	4.2 Whole life insurance	surrenders
3.6 Differences in life insurance	Continuous premium	5.6 Dividend options
policies	(straight life)	Cash payment
Group versus individual	Limited payment	Reduction of premium payments
Permanent versus term	Single premium	Accumulation at interest
Participating versus	Modified premium whole life	One-year term option
nonparticipating	4.3 Flexible premium policies	Paid-up additions
Fixed versus variable life	Adjustable life	5.7 Disability riders
Regulation of variable	Universal life	Waiver of premium
products (SEC, NASD and	4.4 Specialized policies	Waiver of cost of insurance
New York) (4240;	Joint life (first-to-die)	Disability income benefit
Reg 50.3, 54.3)	Survivorship life (second-to-die)	Payor benefit life/disability
3.7 Factors in premium determination	Life insurance on minors (3207 (b))	(juvenile insurance)
Mortality, Investment Return, and	4.5 Group life insurance	5.8 Accelerated (living) benefit
Expense	Characteristics of group plans	provisions/riders (3230)
Mode of premium	Types of plan sponsors	Conditions for payment
3.8 Licensee responsibilities	Group underwriting	Effect on death benefit
Solicitation and sales	requirements	5.9 Riders covering additional
presentations	Conversion to individual policy	insureds
Advertising (2122)	(3220)	Spouse/other-insured term rider
Life Insurance Company	4.6 Credit life insurance	Children's term rider
Guaranty Corporation	(individual versus group)	Family term rider
(7718)		5.10 Riders affecting the death benefit amount
Policy summary (3209;		Accidental death
Reg 74, Part 53-2.2)		Guaranteed insurability
Buyer's guide (3209;		Quaranteed 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

#### Vision care 3.5 Common exclusions from

Prescription drugs

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

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	6
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	6
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	6

# 6.0 MEDICAL PLANS 13%

policy

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 group) Dependent child age limit (3216(a)(4)) Full-time students (3216(a)(4)(B)) children (3216(c)(4)(A)) Newborn child coverage

# and offers (individual and/or

Policy extension for handicapped

(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,

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professional and other)	under COBRA and New	Core benefits
Customer groups (depositors,	York continuations	Additional benefits
creditor-debtor and others)	Conversion privilege	New York regulations and
Blanket customer groups	(3221(e))	required provisions
(teams, passengers, and	8.7 Small employer medical	Standards for marketing
others)	plans	(Reg 62, Part 52.22(i))
8.3 Regulation of employer	Definition of small employer	Permitted compensation
group insurance plans	(Reg 145, Part 360.2(f))	arrangements
Employee Retirement Income	Benefit plans offered	(Reg 62, Part 52.22(h))
Security Act (ERISA)	Availability of coverage	Appropriateness of
Applicability	(Reg 145, Parts 360.2(e), .3)	recommended purchase
Fiduciary responsibilities	Renewability (Reg 145, Part 360.2(e))	or replacement
Reporting and disclosure		(Reg 62, Part 52.22(f)(4))
Family Medical Leave Act (FMLA)	9.0 GOVERNMENT HEALTH	Replacement
Age Discrimination in	INSURANCE PLANS 10%	(Reg 62, Part 52.22(f, g))
Employment Act (ADEA)	9.1 Worker's compensation	Disclosure statement
Applicability to employers	Eligibility	(Reg 62, Part 52.63)
and workers	Benefits	Renewability (Reg 62, Part
Permitted reductions in	9.2 Social Security Disability	52.22(b)(1)(i))
insured benefits	Qualifications for disability	10.2 Other Medicare options for
Permitted increases in	benefits	individuals
employee contributions	Definition of disability	Disabled individuals
Requirements for medical	Waiting period	Individuals with kidney failure
expense coverage	Disability income benefits	Employees age 45 or older
Civil Rights Act/Pregnancy	9.3 New York State Disability	Employees age 65 or older
Discrimination Act	Benefits Law	
Applicability	Purpose	
Guidelines Polationship with Modicare	Definitions	PROPERTY AND CASUALTY INSURANCE
Relationship with Medicare	Employment covered	AGENT EXAMINATION
Medicare secondary rules Medicare carve-outs and	Benefits	SERIES 10-53
	9.4 Medicaid	450 " 051 " "
supplements  Nandiscrimination rules	Eligibility and Benefits	150 questions - 2.5-hour time limit
Nondiscrimination rules (highly-compensated)	Child Health Plus	
8.4 Types of funding and	Eligibility and Benefits	1.0 INSURANCE REGULATION 10%
administration	Family Health Plus	(See Page 12)
Conventional fully-insured plans	Eligibility and Benefits	•
Partially self-insured plans	9.5 Medicare	2.0 GENERAL INSURANCE 10%
Stop-loss coverage	Nature, financing, and	(See Page 12)
Administrative-services only	administration	(See Fage 12)
(ASO) arrangements	Part A — Hospital Insurance	3.0 PROPERTY AND CASUALTY
501(c) (9) trust	Individual eligibility	
		INICI IDANICE DACICE 14%
	requirements	INSURANCE BASICS 16%
Fully self-insured (self-administered)	Enrollment	3.1 Principles and concepts
Fully self-insured (self-administered) plans	Enrollment Coverages and cost-sharing	3.1 Principles and concepts Insurable interest
Fully self-insured (self-administered) plans Characteristics	Enrollment Coverages and cost-sharing amounts	3.1 Principles and concepts Insurable interest Underwriting
Fully self-insured (self-administered) plans	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance	3.1 Principles and concepts Insurable interest Underwriting Function
Fully self-insured (self-administered) plans Characteristics Conditions suitable for	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility	3.1 Principles and concepts Insurable interest Underwriting Function Loss ratio
Fully self-insured (self-administered) plans Characteristics Conditions suitable for self-funding Benefits suitable for	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements	3.1 Principles and concepts Insurable interest Underwriting Function Loss ratio Prohibition of geographical
Fully self-insured (self-administered) plans Characteristics Conditions suitable for self-funding Benefits suitable for self-funding	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements Enrollment	3.1 Principles and concepts Insurable interest Underwriting Function Loss ratio Prohibition of geographical redlining (3429, 3429-a, 3430,
Fully self-insured (self-administered) plans Characteristics Conditions suitable for self-funding Benefits suitable for	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing	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)
Fully self-insured (self-administered) plans Characteristics Conditions suitable for self-funding Benefits suitable for self-funding 8.5 Marketing considerations	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts	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
Fully self-insured (self-administered) plans Characteristics Conditions suitable for self-funding Benefits suitable for self-funding 8.5 Marketing considerations Advertising	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Exclusions	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
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	Enrollment Coverages and cost-sharing amounts Part B — Medical Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts Exclusions Claims terminology and	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
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	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	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
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	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	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
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	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)	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
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	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	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
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	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)	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
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	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	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
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	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	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
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	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)	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
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	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)	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
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	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) \	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
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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)	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	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
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	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	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
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	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	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
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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	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	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
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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	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	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
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	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	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

Loss valuation	4.6 Selected endorsements	Loss of earnings
Actual cash value	Special provisions — New York	Funeral
Replacement cost	(DP 01 31)	Substitution services
Functional replacement cost	Automatic increase in insurance	Tort limitation/verbal
Market value	(DP 04 11)	threshold
Agreed value	Broad theft coverage	Optional coverages
Stated amount	(DP 04 72)	OBEL
Earned premium calculation	Dwelling under construction	Additional PIP
Pro rata versus short rate	(DP 11 43)	Motor Vehicle Accident
3.2 Policy structure	4.7 Personal liability supplement	Indemnification Corporation
Declarations		Act (5201–5225)
Definitions	5.0 HOMEOWNERS (2000) POLICY 15%	Uninsured motorist (3420(f))
Insuring agreement or clause	5.1 Purpose and eligibility	Definitions
Additional/supplementary	5.2 Coverage forms	Bodily injury only
coverage	HO-2 through HO-6, HO-8	Required limits
Conditions	5.3 Definitions	Mandatory coverage
Exclusions	5.4 Section I — Property coverages	Supplementary
Endorsements	Coverage A — Dwelling	uninsured/underinsured
3.3 Common policy provisions	Coverage B — Other structures	motorist coverage
Insureds — named, first named,	Coverage C — Personal property	(3420(f)(2)(A)(B); Reg 35-A,
additional, defined	Coverage D — Loss of use	Parts 60-2.0 to .4)
Policy period	Additional coverages	Definitions
Policy territory	5.5 Section II — Liability coverages	Optional
Cancellation and nonrenewal	Coverage E — Personal liability	Nonstacking
(3425, 3426)	Coverage F — Medical payments	Coverage limits
Deductibles	to others	Mandatory inspection
Other insurance	Additional coverages	requirements for private
Primary	5.6 Perils insured against	passenger automobiles
Excess	5.7 Exclusions	(Reg 79, Parts 67.0 to .11)
Pro rata share	5.8 Conditions	Cancellation/nonrenewal (3425)
Limits of liability	5.9 Selected endorsements	Grounds
Per occurrence (accident)	Special provisions — New York	Notice (2(12)
Per person	(HO 01 31)	Choice of repair shop (2610)
Aggregate — general versus	Earthquake (HO 04 54)	Supplemental spousal liability(3420(g))
products/completed	Identity fraud expense (HO 04 55)	6.2 Personal (2005) automobile policy
operations	Scheduled personal property	Purpose and eligibility
Split	(HO 61 10)	Definitions
Combined single	Personal property replacement	Liability coverage
Coinsurance	cost (HO 04 90)	Bodily injury and property
Vacancy or unoccupancy	Home business (HO 07 01)	damage
Named insured provisions	Personal injury – New York	Supplementary payments
Duties after loss	(HO 24 86)	Who is insured
Assignment	Workers' compensation —	Exclusions
Abandonment	certain residence employees	Medical payments coverage
Insurer provisions	<ul> <li>New York (HO 24 93)</li> </ul>	Coverage for damage to your auto
Liberalization	Builders risk changes —	Collision
Subrogation	standard property policy	Other than collision
Salvage	(CP 11 00 06 95)	Deductibles
Claim settlement options	Water Back Up and Sump	Transportation expenses
Duty to defend	Discharge or Overflow (HO 23 85)	Exclusions
Third-party provisions		Duties after an accident or loss
Standard mortgage clause	6.0 AUTO INSURANCE 10%	General provisions
Loss payable clause	6.1 Laws	Selected endorsements
No benefit to the bailee	New York Motor Vehicle Financial	Amendment of policy
3.4 Terrorism Risk Insurance Act	Responsibility Law	provisions — New York
of 2002 and Extension Act of	Required limits of liability	(PP 01 79)
2007 (15 USC 6701; S467)	(Veh & Traf 333)	Towing and labor costs
	Required proof of insurance	(PP 03 03)
4.0 DWELLING (2002) POLICY 6%	(Veh & Traf 311(3))	Miscellaneous type vehicle
4.1 Purpose and eligibility	Insurance Information and	— New York (PP 03 29)
4.2 Coverage forms — Perils	Enforcement System (IIES)	Named non-owner coverage
insured against	notification to DMV (Veh &	— New York (PP 03 30)
Basic	Traf 313(2))	Rental vehicle coverage –
Broad	New York Automobile Insurance	New York (PP 03 46)
Special	Plan (5301-5304)	Joint ownership coverage
4.3 Property coverages	Purpose	- New York (PP 03 78)
Coverage A — Dwelling	Eligibility	6.3 Commercial (2001) automobile policy
Coverage B — Other structures	Coverage	Commercial auto coverage forms
Coverage C — Personal property	Binding authority	Business auto
Coverage D — Fair rental value	Comprehensive Motor Vehicle	Garage
Coverage E — Additional living	Insurance Reparations Act	Truckers Meter carrier
expense	(PIP) (5101-5108)	Motor carrier
Other coverages	Notice of claim	Coverage form sections
4.4 General exclusions	Medical	Covered autos
4.5 Conditions	Rehabilitation	Liability coverage

Garagekeepers coverage	Causes of loss forms	Coverage C — Household
	Basic	
Physical damage coverage		personal property
Exclusions	Broad	Coverage D — Loss of use
Conditions	Special	Coverage E — Scheduled
Definitions	Selected endorsements	farm personal property
Selected endorsements	Ordinance or law	
		Coverage F — Unscheduled
Lessor — additional insured	(CP 04 05)	farm personal property
and loss payee (CA 20 01)	Spoilage (CP 04 40)	Coverage G — Other farm
Mobile equipment	Earthquake and volcanic	structures
	·	
(CA 20 15)	eruption (CP 10 40)	Farm liability coverage forms
Auto medical payments	Flood coverage (CP 10 65)	Coverage H — Bodily injury
coverage (CA 99 03)	Peak season limit of	and property damage
Drive other car coverage	insurance (CP 12 30)	liability
(CA 99 10)	Value reporting (CP 13 10)	Coverage I — Personal and
Individual named insured	7.4 Commercial crime (2006)	advertising injury liability
(CA 99 17)	General definitions	Coverage J — Medical
Employees as insureds	Burglary	payments
	9 9	
(CA 99 33)	Theft	Mobile agricultural machinery
Commercial carrier regulations	Robbery	and equipment coverage form
The Motor Carrier Act of	Coverage trigger —	Livestock coverage form
1980		
	discovery and loss	Definitions
Endorsement for motor	sustained	Cause of loss (basic, broad
carrier policies of	Crime coverage forms	and special)
insurance for public	Commercial crime coverage	Conditions
	· · · · · · · · · · · · · · · · · · ·	
liability (MCS-90)	forms	Exclusions
	Government crime coverage	Limits
7.0 COMMERCIAL PACKAGE POLICY	forms	Additional coverages
	Coverages	
(CPP) 10%		
7.1 Components of a commercial	Employee theft	8.0 Businessowners (2006) Policy 8%
policy	Forgery or alteration	8.1 Purpose and eligibility
	Inside the premises — theft	
Common policy declarations	of money and securities	8.2 Businessowners property
Common policy conditions		coverage forms (standard
Monoline versus package	Inside the premises —	and special)
7.2 Commercial general liability	robbery or safe burglary	Coverage
	of other property	
(2007)	Outside the premises	Causes of loss
Commercial general liability	·	Exclusions
coverage forms	Computer fraud	Limits of insurance
Bodily injury and property	Funds transfer fraud	Deductibles
	Money orders and	
damage liability	counterfeit money	Loss conditions
Personal and advertising	•	General conditions
injury liability	7.5 Commercial inland marine	Optional coverages
Medical payments coverage	Nationwide marine definition	Additional coverages
1 3	Commercial inland marine	3
Exclusions		Definitions
Supplementary payments	conditions forms	8.3 Businessowners liability
Who is an insured	Commercial Inland marine coverage	coverage form
Limits of insurance	forms	•
	Accounts receivable	Coverages
Conditions		Exclusions
Definitions	Commercial articles	Who is an insured
Occurrence versus claims-made	Contractors equipment	Limits of insurance
	floater	General conditions
Claims made features (Reg 121, Part 73)	Electronic data processing	
Trigger		Definitions
Retroactive date	Equipment dealers	8.4 Businessowners common
Extended reporting periods	Installation floater	policy conditions form
<ul> <li>basic versus supplemental</li> </ul>	Jewelers block	8.5 Selected endorsements
	Signs	
Claim information		Protective safeguards
Premises and operations	Valuable papers and records	(BP 04 30)
Products and completed	Transportation coverages	Hired auto and non-owned
operations	Common carrier legal	auto liability — New York
•	liability	
Insured contract	Motor truck cargo	(BP 04 36)
Owners and contractors		Utility services — direct
protective liability	Transit coverage	damage (BP 04 56)
7.3 Commercial property (2000)	7.6 Boiler and machinery (2001)	Utility services — time
	Equipment breakdown	
Commercial property conditions	protection coverage form (BM	element (BP 04 57)
(CP 00 90)		
Coverage forms	00 20)	9.0 WORKERS' COMPENSATION
Building and personal	Selected endorsements	
	Business income — Report	INSURANCE 5%
property	of values (BM 15 31)	9.1 Workers' Compensation laws
Condominium association	· · · · · · · · · · · · · · · · · · ·	Types of laws
Condominium commercial	Actual cash value	Monopolistic versus
unit-owners	(BM 99 59)	
	7.7 Farm coverage (1998)	competitive
Builders risk (CP 11 21)	Farm property coverage forms	Compulsory versus elective
Business income	1 1 3 0	New York Workers' Compensation
Legal liability	Coverage A — Dwellings	Law
Extra expense	Coverage B — Other private	
	structures	Exclusive remedy (WC
Definitions	Sti dotai os	11)



Exclusive remedy (WC 11)

Employment covered	Environmental liability	3.1 Principles and concepts
(required, voluntary) (WC	10.3 Excess lines (Reg 41 Part	Insurable interest
2(3, 4, 5), 10)	27)	Underwriting
Covered injuries (WC	Definition of Excess Lines	Function
2(7), 10, 13, 18)	Licensing requirements (2105)	Loss ratio
Grave injuries (WC 11)	Total cost form	Prohibition of geographical
Occupational disease	Affidavit	redlining (3429, 3429-a,
(WC 3(2), 37-48)	Export list	3430, 3433;
Benefits provided	Disclosure (no guaranty fund)	Reg 90, Parts 218.1 to .7)
(WC 12-16)	10.4 Surety bonds	Rates
Special disability fund	Principal, obligee, surety	Types
(WC 15(8)(h))	License and permit bonds	Loss costs
Claims reporting requirements	Bid bond	Components
(Workers' Compensation Board	Performance bond	Hazards
Regulation Part 314.7))	Labor and materials bond	Physical
Federal Workers' Compensation laws	10.5 Aviation insurance	Moral
Federal Employers Liability	Aircraft hull	Morale
Act (FELA)(45 USC 51-60)	Aircraft liability	Negligence
U.S. Longshore and Harbor	10.6 Ocean marine insurance	Elements of a negligent act
Workers' Compensation		
	Major coverages	Defenses against negligence
Act (33 USC 904)	Hull insurance	Damages
The Jones Act	Cargo insurance	Compensatory — special
(46 USC 688)	Freight insurance	versus general
9.2 Workers' Compensation and	Protection and indemnity	Punitiv
employers liability insurance	Implied warranties	Absolute liability
policy	Perils	Strict liability
General section	General and particular average	Vicarious liability
Part One — Workers	10.7 National Flood Insurance	Causes of loss (perils)
compensation insurance	Program	Named perils versus special
Part Two — Employers liability	"Write your own" versus direct	(open) perils
insurance	Eligibility	Direct loss
Part Three — Other states	Coverage	Consequential or indirect loss
insurance	Flood definition	Blanket versus specific insurance
Part Four — Your duties if injury	Limits	Basic types of construction
occurs	Deductibles	Loss valuation
Part Five — Premium	Increased cost of	Actual cash value
Part Six — Conditions	compliance	Replacement cost
Selected endorsements	Forms	Functional replacement cost
Voluntary compensation	Dwelling	Market value
Foreign coverage	General	Agreed value
endorsement	Residential Condominium	Stated amount
9.3 Premium computation	Building Association Policy	Earned premium calculation
Job classification — payroll and	10.8 Other policies	Pro rata versus short rate
rates	Watercraft	3.2 Policy structure
Experience modification factor	Difference in conditions	Declarations
·		
Premium discounts	Identity theft	Definitions
Participation (dividend) plans	Personal recreational vehicles	Insuring agreement or clause
9.4 Other sources of coverage	(ATVs, snowmobiles)	Additional/supplementary
New York State Insurance Fund	10.9 New York Property	coverage
(WC 76-100)	Insurance Underwriting	Conditions
Self-insured employers and	Association (FAIR PLAN)	Exclusions
employer groups (WC 50, 60-	(5401-5412)	Endorsements
75-a; Workers' Compensation	Purpose	3.3 Common policy provisions
Board Regulation Parts 317.1	Coverage	Insureds — named, first named,
to .22	Coastal Market Assistance	additional, defined
9.5 New York State Disability	Program (C-MAP)	Policy period
Benefits Law		Policy territory
Purpose		Cancellation and nonrenewal
Definitions	PERSONAL LINES INSURANCE	(3425)
Employment covered	AGENT/BROKER EXAMINATION	Deductibles
Benefits	SERIES 10-54	Other insurance
	SERIES 10 54	Primary
10.0 OTHER COVERAGES AND	100 questions - Two-hour time limit	Excess
	100 questions - 1 wo-nour time innit	Pro rata share
OPTIONS 10%		Limits of liability
10.1 Umbrella/excess liability	1.0 INSURANCE REGULATION 10%	Per occurrence (accident)
policies	(See Page 12)	Per person
Personal (DL 98 01)	· ,	•
Commercial (CU 00 01)		Split
10.2 Specialty liability insurance		Combined single
Errors and omissions	2.0 CENEDAL INCLIDANCE 100	Coinsurance
Professional liability	2.0 GENERAL INSURANCE 10%	Vacancy or unoccupancy
Directors and officers liability	(See Page 12)	Named insured provisions
Fiduciary liability		Duties after loss
Liquor liability	3.0 PROPERTY AND CASUALTY	Assignment
Employment practices liability	INSURANCE BASICS 17%	Abandonment

Insurer provisions	(CP 11 00 06 95)	Collision
Liberalization	Water Back Up and Sump	Other than collision
Subrogation	Discharge or Overflow (HO 23	Deductibles
Salvage	85)	Transportation expenses
Claim settlement options		Exclusions
Duty to defend	6.0 AUTO INSURANCE 21%	Duties after an accident or loss
Third-party provisions Standard mortgage clause	6.1 Laws	General provisions Selected endorsements
Loss payable clause	New York Motor Vehicle Financial	Amendment of policy
No benefit to the bailee	Responsibility Law	provisions — New York
No belieff to the bullec	Required limits of liability	(PP 01 79)
4.0 DWELLING (2002) POLICY 11%	(Veh & Traf 333)	Towing and labor costs
4.1 Purpose and eligibility	Required proof of insurance (Veh & Traf 311(3))	(PP 03 03)
4.2 Coverage forms — Perils	Insurance Information and	Miscellaneous type vehicle
insured against	Enforcement System (IIES)	<ul> <li>New York (PP 03 29)</li> </ul>
Basic	notification to DMV (Veh &	Named non-owner coverage
Broad	Traf 313(2))	<ul><li>New York (PP 03 30)</li></ul>
Special	New York Automobile Insurance	Rental vehicle coverage —
4.3 Property coverages	Plan (5301-5304)	New York (PP 03 46)
Coverage A — Dwelling	Purpose	Joint ownership coverage —
Coverage B — Other structures	Eligibility	New York (PP 03 78)
Coverage C — Personal property	Coverage	7 O OTHER COVERAGES AND ORTIONS OF
Coverage D — Fair rental value	Binding authority	7.0 OTHER COVERAGES AND OPTIONS 8%
Coverage E — Additional living	Comprehensive Motor Vehicle	7.1 Umbrella/excess liability
expense Other coverages	Insurance Reparations Act	policies
Other coverages 4.4 General exclusions	(PIP) (5101-5108) Notice of claim	Personal (DL 98 01) 7.2 National Flood Insurance
4.5 Conditions	Medical	Program
4.6 Selected endorsements	Rehabilitation	"Write your own" versus direct
Special provisions — New York	Loss of earnings	Eligibility
(DP 01 31)	Funeral	Coverage
Automatic increase in insurance	Substitution services	Flood definition
(DP 04 11)	Tort limitation/verbal	Limits
Broad theft coverage (DP 04 72)	Threshold	Deductibles
Dwelling under construction	Optional coverages	Increased cost of
(DP 11 43)	OBEL	compliance
4.7 Personal liability supplement	Additional PIP	Forms
	Motor Vehicle Accident	Dwelling
5.0 HOMEOWNERS (2000) POLICY 23%	Indemnification Corporation	General
5.1 Purpose and eligibility	Act (5201-5225) Uninsured motorist (3420(f))	Residential Condominium Building Association
5.2 Coverage forms	Definitions	Policy
HO-2 through HO-6, HO-8	Bodily injury only	7.3 Other policies
5.3 Definitions	Required limits	Watercraft
5.4 Section I — Property coverages  Coverage A — Dwelling	Mandatory coverage	Identity theft
Coverage B — Other structures	Supplementary	Personal recreational vehicles
Coverage C — Personal property	uninsured/underinsured	(ATVs, snowmobiles)
Coverage D — Loss of use	motorist coverage	7.4 New York Property Insurance
Additional coverages	(3420(f)(2)(A)(B); Reg 35-A,	Underwriting Association
5.5 Section II — Liability coverages	Parts 60-2.0 to .4)	(FAIR PLAN) (5401-5412)
Coverage E — Personal liability	Definitions	Purpose
Coverage F — Medical payments	Optional	Coverage
to others	Nonstacking	Coastal market assistance
Additional coverages	Coverage limits  Mandatory inspection	program 7.5 Excess Lines (Reg 41, Part 27)
5.6 Perils insured against	requirements for private	Definition of Excess Lines
5.7 Exclusions	passenger automobiles	Licensing requirements (2105)
5.8 Conditions 5.9 Selected endorsements	(Reg 79, Parts 67.0 to .11)	Total cost form
Special provisions — New York	Cancellation/nonrenewal (3425)	Affidavit
(HO 01 31)	Grounds	Export list
Earthquake (HO 04 54)	Notice	Disclosure (no guaranty fund)
Identity fraud expense	Choice of repair shop (2610)	
(HO 04 55)	Supplemental spousal liability	
Scheduled personal property	(3420(g))	LIFE, ACCIDENT, AND HEALTH
(HO 61 10)	6.2 Personal (2005) automobile policy	INSURANCE AGENT/BROKER EXAMINATION
Personal property replacement	Purpose and eligibility	SERIES 10-55
cost (HO 04 90)	Definitions	
Home business (HO 07 01)	Liability coverage	150 questions - 2.5-hour time limit
Personal injury New York	Bodily injury and property	
(HO 24 86)	damage	

Supplementary payments Who is insured

Exclusions
Medical payments coverage

Coverage for damage to your auto

psi www.psiexams.com

Workers' compensation certain residence employees - New York (HO 24 93)

standard property policy

Builders risk changes —-

2.0 GENERAL INSURANCE 4%

(See Page 12)

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1.0 INSURANCE REGULATION 7%

(See Page 12)	Policy review	(3204)
	Effective date of coverage	Proof of Death
3.0 LIFE INSURANCE BASICS 9%	Premium collection Statement of good health	5.2 Beneficiaries  Designation options
3.1 Insurable interest	Amendments	Individuals
(3205)	3.9 Individual underwriting by	Classes (per stirpes/per
3.2 Personal uses of life	the insurer	capita)
insurance Survivor protection	Information sources and	Estates
Estate creation	regulation	Minors
Cash accumulation	Application	Trusts
Liquidity	Agent report	Succession
Estate conservation	Attending physician	Revocable versus irrevocable
3.3 Viatical Settlements	statement	Common disaster clause
(Reg 148, Part 380.2, 380.3, 380.6,	Investigative consumer	5.3 Settlement options
380.8; 2406; 7801-3)	(inspection) report	Cash payment
Definitions	Medical Information Bureau	Interest only
License requirements (Sec. 7802(a))	(MIB)	Fixed-period installments
License revocation	Medical examinations and lab	Fixed-amount installments
Viatical versus Life Settlements	tests including HIV (2611)	Life income
3.4 Determining amount of	Selection criteria and unfair discrimination	Single life Joint and survivor
personal life insurance	Classification of risks	Spendthrift clause
Human life value approach	Preferred	5.4 Nonforfeiture options
Needs approach	Standard	Cash surrender value
Types of information	Substandard	Extended term
gathered	Declined	Reduced paid-up insurance
Determining lump-sum	200	5.5 Policy loan and withdrawal
needs	4.0 LIFE INSURANCE POLICIES 8%	options
Planning for income needs 3.5 Business uses of life	4.1 Term life insurance	Policy loans
insurance	Level term	Automatic premium loans
Buy-sell funding	Renewable term	Withdrawals or partial
Key person	Convertible term	surrenders
Executive bonuses	Level premium term	5.6 Dividend options
Business continuation	Increasing and decreasing term	Cash payment
3.6 Differences in life insurance	4.2 Whole life insurance	Reduction of premium payments
policies	Continuous premium	Accumulation at interest
Group versus individual	(straight life)	One-year term option
Permanent versus term	Limited payment	Paid-up additions
Participating versus	Single premium	5.7 Disability riders
nonparticipating	Modified premium whole life	Waiver of premium
Fixed versus variable life	4.3 Flexible premium policies	Waiver of cost of insurance Disability income benefit
Regulation of variable	Adjustable life	Payor benefit life/disability
products (SEC, NASD and	Universal life	(juvenile insurance)
New York) (4240;	4.4 Specialized policies	5.8 Accelerated (living) benefit
Reg 47, Part 50.3; Reg 77, Part 54.3)	Joint life (first-to-die)	provisions/riders (3230)
3.7 Factors in premium	Survivorship life (second-to-die)	Conditions for payment
determination	Life insurance on minors (3207 (b)) 4.5 Group life insurance	Effect on death benefit
Mortality, Investment Return, and Expense	Characteristics of group plans	5.9 Riders covering additional
Mode of premium	Types of plan sponsors	insureds
3.8 Licensee responsibilities	Group underwriting	Spouse/other-insured term rider
Solicitation and sales	requirements	Children's term rider
presentations	Conversion to individual policy	Family term rider
Advertising (2122)	(3220)	5.10 Riders affecting the death
Life Insurance Company	4.6 Credit life insurance	benefit amount
Guaranty Corporation	(individual versus group)	Accidental death
(7718)		Guaranteed insurability
Policy summary (3209;	5.0 LIFE INSURANCE POLICY	Cost of living
Reg 74, Part 53-2.2)	PROVISIONS, OPTIONS AND	Return of premium Term rider
Buyer's guide (3209;	RIDERS 11%	remmuei
Reg 74, Part 53-2.6)	5.1 Required provisions (3203)	( O ANNUMENT OF COV
Suitability	Ownership	6.0 ANNUITIES 6%
Illustrations	Assignment	6.1 Annuity principles and
(Reg 74, Parts 53-3.1 to .6)	Entire contract (3203(a)(4),	concepts
Life insurance policy cost	3204)	Accumulation period versus
comparison methods	Right to examine (free look)	annuity period Owner, annuitant and
Replacement (2123(a) (2, 3); Reg 60, Parts 51.1 to .8)	(3203(a)(11))	beneficiary
Use and disclosure of	Payment of premiums	Insurance aspects of annuities
insurance information	Grace period (3203(a)(1))	6.2 Required provisions
Field underwriting	Reinstatement (3203(a)(10))	(3219, 4220, 4223)
Application procedures	Incontestability (3203(a)(3)) Misstatement of age	6.3 Immediate versus deferred
including backdating of		
	(3203(a)(5))	annuities
policies (3208)	(3203(a)(5)) Exclusions (3203(b, c))	Single premium immediate

Deferred annuities	payments	errors/omissions
Premium payment options	Amounts received by	9.7 Considerations in replacing
Nonforfeiture	beneficiary	accident and health
Surrender and withdrawal	Roth IRAs	insurance
charges	Contributions and limits	Benefits, limitations and
Death benefits	Distributions	exclusions
6.4 Annuity (benefit) payment	7.5 Rollovers and transfers	Licensee liability for errors and
options	(IRAs and qualified plans)	omissions
Life contingency options Pure life versus life with	7.6 Section 1035 exchanges	9.8 Community rating of policies
quaranteed minimum	O O OLIALIEED DI ANG 20%	(4317; Reg 145, Part 360)
Single life versus multiple	8.0 QUALIFIED PLANS 2%	10.0 INDIVIDUAL HEALTH INSURANCE
life	8.1 General requirements	POLICY GENERAL PROVISIONS 4%
Annuities certain (types)	Defined contribution versus defined	
6.5 Annuity products	benefit plan	10.1 Required provisions
Fixed annuities	8.2 Federal tax considerations  Tax advantages for employers	Entire contract; changes (3216(d)(1)(A))
General account assets	and employees	Time limit on certain defenses
Interest rate guarantees	Taxation of distributions	(3216(d)(1)(B))
(minimum versus	(age-related)	Grace period (3216(d)(1)(C))
current)	8.3 Plan types, characteristics	Reinstatement (3216(d)(1)(D))
Level benefit payment	and purchasers	Claim procedures
amount	Self-employed plans	(3216(d)(1)(E-I))
Equity indexed annuities	(Keogh plans)	Legal actions (3216(d)(1)(K))
6.6 Uses of annuities	8.4 Section 529 plan	Change of beneficiary
Group versus individual	characteristics (college	(3216(d)(1)(L))
annuities	savings programs)	10.2 Other provisions
Qualified versus Nonqualified Plans		Misstatement of age
Personal uses	9.0 ACCIDENT AND HEALTH	(3216(d)(2)(B))
Tax-deferred growth	INSURANCE BASICS 5%	Other insurance in this insurer
Retirement income Education funds	9.1 Definitions of perils	(3216(d)(2)(C))
Education funds	Accidental injury	Insurance with other insurers
7 O FEDERAL TAY CONCIDERATIONS	Sickness	Expense-incurred basis
7.0 FEDERAL TAX CONSIDERATIONS	9.2 Principal types of losses and	(3216(d)(2)(D)
FOR LIFE INSURANCE AND ANNUITIES 3%	benefits	Other benefits
	Loss of income from disability	(3216(d)(2)(E))
7.1 Taxation of personal life	Hospital and medical expense	Unpaid premium
insurance Amounts available to	Long-term care expense	(3216(d)(2)(G))
	9.3 Classes of accident and	Cancellation (3216(d)(2)(H))
policyowner Cash value increases	health insurance coverage	Conformity with state statutes (3216(d)(2)(I))
Dividends	Individual, sole proprietor, franchise	Illegal occupation
Policy loans	and group	(3216(d)(2)(J))
Surrenders	Private versus government	Intoxicants and narcotics
Amounts received by beneficiary	Limited versus comprehensive	(3216(d)(2)(K))
General rule and exceptions	9.4 Types of Limited policies	10.3 Other general provisions
Settlement options	Limited benefits and amounts	Right to examine (free look)
Values included in insured's	Required notice to insured Types of limited policies	Insuring clause
estate	Accident-only	Consideration clause
7.2 Modified endowment	Specified (dread) disease	Renewability clause (3216(g))
contracts (MECs)	Hospital indemnity (income)	Noncancelable
Definition of modified	Dental insurance	Guaranteed renewable
endowment	Diagnostic and preventative care	
Seven-pay test	Scheduled benefits	11.0 DISABILITY INCOME AND
Distributions	Credit disability	RELATED INSURANCE 5%
7.3 Taxation of non-qualified	Prescription drugs	11.1 Qualifying for disability
annuities	Vision care	benefits
Individually-owned	9.5 Common exclusions from	Inability to perform duties
Accumulation phase	coverage	Own occupation
(taxation issues related to	Act of war	Any occupation
withdrawals)	Participation in a felony	Presumptive disability
Annuity phase and the exclusion ratio	Preexisting conditions	Proof of Loss
Values included in the	Self-inflicted injuries	11.2 Individual disability income
annuitant's estate	Workers' Compensation	insurance
Distributions at death	9.6 Licensee responsibilities in	Basic total disability plan
Non-living (trusts, corporations)	individual accident and	Income benefits
entity owned	health insurance	Elimination and benefit
7.4 Taxation of individual	Marketing requirements	periods
retirement accounts (IRAs)	Advertising (Pog 34 Port 315 1 to 19)	Waiver of premium feature
Traditional IRAs	(Reg 34, Part 215.1 to .18) Sales presentations	Coordination with social insurance and workers
Contributions and	Outline of coverage	compensation benefits
deductible amounts	Application procedures	Individual tax premium consideration
Premature distributions	Requirements at delivery of	Additional Monthly Benefit
including taxation issues	policy	(AMB)
Annuity phase benefit	Common situations for	Social Insurance Supplement
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Occupational versus nonoccupational coverage		Return of premium
nonoccupational coverage	Primary Care Physician	Shared care
	(PCP)	Individual, group and association
Other provisions affecting income	Referral (specialty)	plans
benefits	physician	Qualified versus non-qualified
Cost of living adjustment	Emergency care	LTC plans
(COLA) rider	Hospital services	Exclusions (Reg 62, Part
Future increase option (FIO)	Other basic services	52.25(b)(2))
rider	Preferred Provider Organizations	Underwriting considerations
Relation of earnings to	(PPOs) and Point-of-Service	Suitability
insurance	(POS) plans	13.2 New York regulations and
(3216(d)(2)(F))	General characteristics	required provisions
Benefits	In-network and out-of-network	Renewability (Reg 62, Part 52.25(b)(1))
Accidental death and	provider access	Required disclosure provisions
dismemberment	Primary Care Physician	(Reg 62, Part 52.65)
Rehabilitation benefit	(PCP) referral	Prohibited practices
Medical reimbursement	Indemnity plan features	Replacement (Reg 62, Part 52.29)
benefit (nondisabling	12.3 Cost containment in health	Permitted compensation
injury)	care delivery	arrangements (Reg 62, Part 52.25(e))
Partial disability benefit	Cost-saving services	New York State Partnership for
Residual disability benefit	Preventive care	Long Term Care (Reg 144, Part 39)
Total disability benefit	Hospital outpatient benefits	Dollar for dollar or time element
24-hour coverage versus limited/at-	Alternatives to hospital	Medicaid Estate Recovery
work coverage	services	Act (OBRA '93)
Exclusions	Utilization review	New York Tax credit
11.3 Unique aspects of individual	Prospective review	
disability underwriting	Concurrent review	14.0 GROUP HEALTH AND BLANKET
Occupational/avocational	Retrospective review	INSURANCE 6%
considerations	12.4 New York mandated	14.1 Characteristics of group
Benefit limits	benefits and offers	insurance
Policy issuance alternatives	(individual and/or group)	Group contract
11.4 Group disability income	Dependent child age limit	Certificate of coverage
insurance	(3216(a)(4))	Experience rating versus
Group versus individual plans	Full-time students (3216(a)(4)(B))	community rating
Short-term disability (STD)	Policy extension for handicapped	
Long-term disability (LTD)	children (3216(c)(4)(A))	Definition of eligible group
11.5 Business disability	Newborn child coverage	(4235(b)(c))
insurance	(3216(c)(4)(C))	14.2 Types of eligible groups
Key person disability income	Timothy's Law	(4235)
Disability buy-sell policy		Employment-related groups
	Infertility	Individual employer groups
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Business overhead expense	12.5 HIPAA (Health Insurance	Multiple Employer Trusts
	Portability and Accountability	
Business overhead expense policy	Portability and Accountability Act) requirements	Multiple Employer Trusts
Business overhead expense policy  12.0 MEDICAL PLANS 7%	Portability and Accountability Act) requirements Eligibility	Multiple Employer Trusts (METs) or Welfare
Business overhead expense policy  12.0 MEDICAL PLANS 7%	Portability and Accountability Act) requirements Eligibility Guaranteed issue	Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs)
Business overhead expense policy  12.0 MEDICAL PLANS 7%  12.1 Medical plan concepts	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232)	Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs) Taft-Hartley Trusts Associations (alumni,
Business overhead expense policy  12.0 MEDICAL PLANS 7%  12.1 Medical plan concepts Fee-for-service basis versus	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232) Creditable coverage (3232-a)	Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs) Taft-Hartley Trusts Associations (alumni, professional and other)
Business overhead expense policy  12.0 MEDICAL PLANS 7%  12.1 Medical plan concepts Fee-for-service basis versus prepaid basis	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232) Creditable coverage (3232-a) Renewability	Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs) Taft-Hartley Trusts Associations (alumni, professional and other) Customer groups (depositors,
Business overhead expense policy  12.0 MEDICAL PLANS 7%  12.1 Medical plan concepts Fee-for-service basis versus prepaid basis Specified coverages versus	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232) Creditable coverage (3232-a)	Multiple Employer Trusts (METs) or Welfare Arrangements (MEWAs) Taft-Hartley Trusts Associations (alumni, professional and other) Customer groups (depositors, creditor-debtor and others)
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	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232) Creditable coverage (3232-a) Renewability	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
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	Portability and Accountability Act) requirements Eligibility Guaranteed issue Pre-existing conditions (3232) Creditable coverage (3232-a) Renewability Privacy protections	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
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	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)	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)
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	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%	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
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	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	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
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	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	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
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	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	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)
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	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	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
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	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	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
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,	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	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
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	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	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)
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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	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	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
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	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	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
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	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	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
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	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	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
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	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	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
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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	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	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
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	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)	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
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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	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	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
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 insureds	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))	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

Medicare carve-outs and	Eligibility and benefits	PROPERTY AND CASUALTY INSURANCE
supplements Nondiscrimination rules	Child Health Plus Eligibility and benefits	BROKER EXAMINATION
(highly-compensated)	Family Health Plus	SERIES 10-56
14.4 Types of funding and	Eligibility and benefits	150 questions - 2.5-hour time limit
administration	15.5 Medicare	150 questions - 2.5-nour time innit
Conventional fully-insured plans	Nature, financing, and	1 O INCLIDANCE DECLIL ATION ON
Partially self-insured plans	administration	1.0 INSURANCE REGULATION 9%
Stop-loss coverage	Part A — Hospital Insurance	(See Page 12)
Administrative-services only	Individual eligibility	
(ASO) arrangements	requirements	2.0 GENERAL INSURANCE 9%
501(c) (9) trust	Enrollment	(See Page 12)
Fully self-insured (self-administered)	Coverages and cost-sharing	
plans	amounts	3.0 PROPERTY AND CASUALTY INSURANCE
Characteristics Conditions suitable for	Part B — Medical Insurance Individual eligibility	BASIC 12%
self-funding	requirements	3.1 Principles and concepts
Benefits suitable for	Enrollment	Insurable interest
self-funding	Coverages and cost-sharing	Underwriting
14.5 Marketing considerations	amounts	Function
Advertising	Exclusions	Loss ratio Prohibition of geographical
Regulatory jurisdiction/place of	Claims terminology and	redlining (3429, 3429-a,
delivery	other key terms	3430, 3433; Reg 90, Parts
14.6 Employer group health	Medicare Select (Reg 62, Part	218.1 to .7)
insurance	52.14)	Rates
Insurer underwriting criteria	Part C — Medicare Advantage	Types
Characteristics of group	Part D — Prescription Drug	Loss costs
Plan design factors	Insurance	Components
Persistency factors	15.6 Healthy New York (4326) 15.7 Medical Savings Accounts (MSAs)	Hazards
Administrative capability Eligibility for coverage	15.7 Medical Savings Accounts (WSAS)  15.8 Flexible Spending Accounts (FSAs)	Physical
Annual open enrollment	and Health Savings Accounts	Moral
Employee eligibility	(HSAs)	Morale
Dependent eligibility	Definition	Negligence
Coordination of benefits	Eligibiliity	Elements of a negligent act
provision (Reg 62, Part 52.23)	Contribution limits	Defenses against negligence Damages
Change of insurance companies		Compensatory – special
or loss of coverage	16.0 PRIVATE INSURANCE FOR SENIOR	versus general
Coinsurance and deductible	CITIZENS AND SPECIAL NEEDS	Punitive
carryover	INDIVIDUALS 6%	Absolute liability
No-loss no-gain	16.1 Medicare supplements	Strict liability
Events that terminate	Purpose	Vicarious liability
coverage Extension of benefits	Open enrollment (Reg 62, Part	Causes of loss (perils)
Continuation of coverage	52.22(k))	Named perils versus special
under COBRA and New	Standardized Medicare	(open) perils
York continuations	supplement plans Core benefits	Direct loss
Conversion privilege	Additional benefits	Consequential or indirect loss
(3221(e))	New York regulations and	Blanket versus specific
14.7 Small employer medical	required provisions	insurance
plans	Standards for marketing	Basic types of construction
Definition of small employer	(Reg 62, Part 52.22(i))	Loss valuation
(Reg 145, Part 360.2(f))	Permitted compensation	Actual cash value
Benefit plans offered	arrangements	Replacement cost
Availability of coverage (Reg 145, Part 360.2(e), .3)	(Reg 62, Part 52.22(h))	Functional replacement cost
Renewability (Reg 145, Part 360.2(e))	Appropriateness of	Market value
Renewability (Reg 143, 1 art 300.2(c))	recommended purchase	Agreed value
15.0 GOVERNMENT INSURANCE PLANS 7%	or replacement	Stated amount
15.1 Worker's compensation	(Reg 62, Part 52.22(f)(4)) Replacement	Earned premium calculation
Eligibility	(Reg 62, Part 52.22(f, g))	Pro rata versus short rate 3.2 Policy structure
Benefits	Disclosure statement	Declarations
15.2 Social Security Disability	(Reg 62, Part 52.63)	Definitions
Qualifications for disability	Renewability (Reg 62, Part	Insuring agreement or clause
benefits	52.22(b)(1)(i))	Additional/supplementary
Definition of disability	16.2 Other Medicare options for	coverage
Waiting period	individuals	Conditions
Disability income benefits	Disabled individuals	Exclusions
15.3 New York State Disability	Individuals with kidney failure	Endorsements
Benefits Law	Employer group health plans	3.3 Common policy provisions
Purpose	Employees age 65 or older	Insureds — named, first named,
Definitions Employment covered		additional, defined
Benefits		Policy period Policy territory
15.4 Medicaid		Cancellation and nonrenewal

(3425, 3426)	5.5 Section II — Liability coverages	uninsured/underinsured
Deductibles	Coverage E — Personal	motorist coverage
Other insurance	liability	(3420(f)(2)(A)(B); Reg 35-A, Parts 60-
Primary	Coverage F — Medical	2.0 to .4)
Excess	payments to others	Definitions
Pro rata share	Additional coverages	Optional
Limits of liability	5.6 Perils insured against	Nonstacking
Per occurrence (accident)	5.7 Exclusions	Coverage limits
Per person	5.8 Conditions	Mandatory inspection
Aggregate — general versus	5.9 Selected endorsements	requirements for private
products/completed	Special provisions — New York	passenger automobiles
operations	(HO 01 31)	(Reg 79, Parts 67.0 to .11)
Split	Earthquake (HO 04 54)	Cancellation/nonrenewal (3425)
Combined single	Identity fraud expense	Grounds
Coinsurance	(HO 04 55)	Notice
Vacancy or unoccupancy	Scheduled personal property	Choice of repair shop (2610)
Named insured provisions	(HO 61 10)	Supplemental spousal liability
Duties after loss	Personal property	(3420(g))
Assignment	replacement	6.2 Personal (2005) automobile policy
Abandonment	cost (HO 04 90)	Purpose and eligibility
Insurer provisions	Home business (HO 07 01)	Definitions
Liberalization	Personal injury New York	Liability coverage
Subrogation	(HO 24 86)	Bodily injury and property
Salvage	Workers' compensation —	damage
Claim settlement options	certain residence	Supplementary payments
Duty to defend	employees — New York (HO	Who is insured
Third-party provisions	24 93)	Exclusions
Standard mortgage clause	Builders risk changes —	Medical payments coverage
Loss payable clause	standard property policy	Coverage for damage to your auto
No benefit to the bailee	(CP 11 00 06 95)	Collision
3.4 Terrorism Risk Insurance Act	Water Back Up and Sump	Other than collision
of 2002 and Extension Act of	Discharge or Overflow (HO	Deductibles
	and the control of th	
2007 (15 USC 6701; S467)	23 85)	Transportation expenses Exclusions
4 0 DWELLING (2000) DOLLOV (2)	( O AUTO INCLIDANCE 440)	Duties after an accident or loss
4.0 DWELLING (2002) POLICY 6%	6.0 AUTO INSURANCE 11%	
4.1 Purpose and eligibility	6.1 Laws	General provisions
4.2 Coverage forms — Perils	New York Motor Vehicle Financial	Selected endorsements
insured against	Responsibility Law	Amendment of policy
Basic	Required limits of liability	provisions — New York
Broad	(Veh & Traf 333)	(PP 01 79)
Broad Special	(Veh & Traf 333) Required proof of insurance	Towing and labor costs
		Towing and labor costs (PP 03 03)
Special	Required proof of insurance	Towing and labor costs (PP 03 03) Miscellaneous type vehicle
Special 4.3 Property coverages	Required proof of insurance (Veh & Traf 311(3))	Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 29)
Special 4.3 Property coverages Coverage A — Dwelling Coverage B — Other structures	Required proof of insurance (Veh & Traf 311(3)) Insurance Information and	Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 29) Named non-owner coverage
Special 4.3 Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property	Required proof of insurance (Veh & Traf 311(3)) Insurance Information and Enforcement System	Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 29) Named non-owner coverage — New York (PP 03 30)
Special 4.3 Property coverages Coverage A — Dwelling Coverage B — Other structures	Required proof of insurance (Veh & Traf 311(3)) Insurance Information and Enforcement System (IIES) notification to DMV	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 —
Special 4.3 Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Fair rental value	Required proof of insurance (Veh & Traf 311(3)) Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))	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)
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	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)	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 —
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	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	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)
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	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	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
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	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	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
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	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	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
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	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	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
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	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	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
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	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)	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
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)	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	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
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	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	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
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)	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	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
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	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	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
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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	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	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
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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	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	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
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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	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	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
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	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	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
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	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	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 Physical damage coverage Exclusions Conditions Definitions Selected endorsements Lessor — additional insured and loss payee (CA 20 01)
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	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)	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
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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 B — Other structures	Required proof of insurance	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)
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	Required proof of insurance	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 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
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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	Required proof of insurance	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 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

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Voluntary compensation	Flood definition	Levels of care
Foreign coverage	Limits	New York regulations and
endorsement	Deductibles	required provisions
9.3 Premium computation	Increased cost of	11.7 Group health and blanket
Job classification — payroll	compliance	insurance
and rates	Forms	Characteristics of group
		insurance
Experience modification	Dwelling	
factor	General	Group contract
Premium discounts	Residential Condominium	Certificate of coverage
Participation (dividend)	Building Association	Experience rating versus
plans	Policy	community rating
9.4 Other sources of coverage	10.8 Other policies	11.8 Medicare supplements
New York State Insurance	Watercraft	
Fund (WC 76-100)	Difference in conditions	
Self-insured employers and	Identify theft	LIFE, ACCIDENT AND HEALTH
employer groups (WC 50,	Personal recreational	INSURANCE CONSULTANT EXAMINATION
60-75-a; Workers'	vehicles (ATVs,	SERIES 10-57
Compensation Board	snowmobiles)	
Regulation Parts 317.1 to	10.9 New York Property	150 guestions - 2.5-hour time limit
.22)	Insurance Underwriting	100 questions 2:0 flour time infint
9.5 New York State Disability	Association (FAIR PLAN)	4 - 110115 - 1105 - 5-0111 - 5-1011 - 51
Benefits Law	(5401-5412)	1.0 INSURANCE REGULATION 7%
Purpose	Purpose	(See Page 12)
Definitions	Coverage	
Employment covered	Coastal Market Assistance	2.0 GENERAL INSURANCE 4%
Benefits	Program (C-MAP)	(See Page 12)
Deficitts	1 Togram (C-MAI)	(See Fage 12)
10.0 OTHER COVERAGES AND	11.0 ACCIDENT AND HEALTH	2 O LIEF INCLIDANCE DACICE ON
		3.0 LIFE INSURANCE BASICS 9%
OPTIONS 10%	INSURANCE 5%	3.1 Insurable interest
10.1 Umbrella/excess liability	11.1 Individual health insurance	(3205)
policies	policy general provisions	3.2 Personal uses of life
Personal (DL 98 01)	Required provisions	insurance
Commercial (CU 00 01)	(3216(d)(1))	Survivor protection
10.2 Specialty liability insurance	Other provisions (3216(d)(2))	Estate creation
Errors and omissions	11.2 Disability income and	Cash accumulation
Professional liability	related insurance	Liquidity
Directors and officers	Qualifying for disability benefits	Estate conservation
liability	Inability to perform duties	3.3 Viatical Settlements
Fiduciary liability	own occupation or any	(Reg 148, Part 380.2, 380.3, 380.6,
Liquor liability	occupation	380.8; 2406, 7801-3)
Employment practices	11.3 Individual disability income	Definitions
Employment practices	. 1.0 marriadar disubility mount	DOMINICIONS

insurance

Basic total disability plan Coordination with social insurance and Workers'

Compensation benefits
11.4 Medical plans

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Definition of Excess Lines Licensing requirements (2105)

10.3 Excess lines (Reg 41, Part

liability Environmental liability 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	Preferred	Cash surrender value
Types of information	Standard	Extended term
gathered	Substandard	Reduced paid-up insurance
Determining lump-sum	Declined	5.5 Policy loan and withdrawal
needs		options
Planning for income needs	4.0 LIFE INSURANCE POLICIES 8%	Policy loans
3.5 Business uses of life		Automatic premium loans
	4.1 Term life insurance	
insurance	Level term	Withdrawals or partial
Buy-sell funding	Renewable term	surrenders
Key person	Convertible term	5.6 Dividend options
Executive bonuses	Level premium term	Cash payment
Business continuation		Reduction of premium payments
3.6 Differences in life insurance	Increasing and decreasing term	Accumulation at interest
	4.2 Whole life insurance	
policies	Continuous premium	One-year term option
Group versus individual	(straight life)	Paid-up additions
Permanent versus term	Limited payment	5.7 Disability riders
Participating versus	Single premium	Waiver of premium
nonparticipating		Waiver of cost of insurance
Fixed versus variable life	Modified premium whole life	Disability income benefit
	4.3 Flexible premium policies	
Regulation of variable	Adjustable life	Payor benefit life/disability
products (SEC, NASD and	Universal life	(juvenile insurance)
New York) (4240;	4.4 Specialized policies	5.8 Accelerated (living) benefit
Reg 47, Part 50.3; Reg 77, Part 54.3)	Joint life (first-to-die)	provisions/riders (3230)
3.7 Factors in premium		Conditions for payment
determination	Survivorship life (second-to-die)	Effect on death benefit
Mortality, Investment Return, and	Life insurance on minors (3207 (b))	
and the second s	4.5 Group life insurance	5.9 Riders covering additional
Expense	Characteristics of group plans	insureds
Mode of premium	Types of plan sponsors	Spouse/other-insured term rider
3.8 Licensee responsibilities	Group underwriting	Children's term rider
Solicitation and sales		Family term rider
presentations	requirements	5.10 Riders affecting the death
·	Conversion to individual policy	
Advertising (2122)	(3220)	benefit amount
Life Insurance Company	4.6 Credit life insurance	Accidental death
Guaranty Corporation	(individual versus group)	Guaranteed insurability
(7718)	( , , , , , , , , , , , , , , , , , , ,	Cost of living
Policy summary (3209;	E O LIEF INCLIDANCE DOLLOV	Return of premium
Reg 74, Part 53-2.2)	5.0 LIFE INSURANCE POLICY	Term rider
Buyer's guide (3209;	PROVISIONS, OPTIONS AND	Torritad.
	RIDERS 11%	
Reg 74, Part 53-2.6)	5 1 Required provisions (3203)	6.0 ANNUITIES 6%
Suitability	5.1 Required provisions (3203)	
	Ownership	6.1 Annuity principles and
Suitability	Ownership Assignment	6.1 Annuity principles and concepts
Suitability Illustrations (Reg 74, Parts 53-3.1 to .6)	Ownership	6.1 Annuity principles and concepts Accumulation period versus
Suitability Illustrations (Reg 74, Parts 53-3.1 to .6) Life insurance policy cost	Ownership Assignment	6.1 Annuity principles and concepts Accumulation period versus annuity period
Suitability Illustrations (Reg 74, Parts 53-3.1 to .6) Life insurance policy cost comparison methods	Ownership Assignment Entire contract (3203(a)(4), 3204)	6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and
Suitability Illustrations (Reg 74, Parts 53-3.1 to .6) Life insurance policy cost comparison methods Replacement (2123(a)	Ownership Assignment Entire contract (3203(a)(4), 3204) Right to examine (free look)	6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and beneficiary
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)	Ownership Assignment Entire contract (3203(a)(4), 3204) Right to examine (free look) (3203(a)(11))	6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and
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	Ownership Assignment Entire contract (3203(a)(4), 3204) Right to examine (free look) (3203(a)(11)) Payment of premiums	6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and beneficiary Insurance aspects of annuities
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	Ownership Assignment Entire contract (3203(a)(4), 3204) Right to examine (free look) (3203(a)(11)) Payment of premiums Grace period (3203(a)(1))	6.1 Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant and beneficiary Insurance aspects of annuities 6.2 Required provisions
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	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))	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)
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	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))	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
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	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))	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
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	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	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
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)	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))	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
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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	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	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
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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	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) 5.2 Beneficiaries Designation options Individuals Classes (per stirpes/per	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
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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	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) 5.2 Beneficiaries Designation options Individuals Classes (per stirpes/per capita) Estates Minors	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
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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)

Relation of earnings to insurance

(3216(d)(2)(F))

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling

injury)

Partial disability benefit Residual disability benefit Total disability benefit

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with coverage coverage	24-hour coverage versus limited/at-	Alternatives to hospital	Medicaid Estate Recovery
11.3 Unique aspects of individual disability underwriting Occupational/avocational completed telescoped to the completed telescoped to the completed telescoped to the completed telescoped to the completed telescoped tele	work coverage	services	Act (OBRA '93)
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Indemnity plan features Replacement (Reg 62, Part 52.29) Self-funding Permitted compensation Benefits suitable for care delivery Cost-saving services Preventive care  Replacement (Reg 62, Part 52.29) Permitted compensation Arrangements (Reg 62, Part 52.25(e)) Self-funding New York State Partnership for Long Term Care (Reg 144, Part 39) Advertising	•		Characteristics
12.3 Cost containment in health care deliveryPermitted compensation arrangements (Reg 62, Part 52.25(e))Benefits suitable for self-fundingCost-saving services Preventive careNew York State Partnership for Long Term Care (Reg 144, Part 39)14.5 Marketing considerations Advertising	(PCP) referral		
care deliveryarrangements (Reg 62, Part 52.25(e))self-fundingCost-saving servicesNew York State Partnership for14.5 Marketing considerationsPreventive careLong Term Care (Reg 144, Part 39)Advertising	• •	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·
Cost-saving services New York State Partnership for 14.5 Marketing considerations Preventive care Long Term Care (Reg 144, Part 39) Advertising		•	
Preventive care Long Term Care (Reg 144, Part 39) Advertising			
	•		
	Hospital outpatient benefits		Regulatory jurisdiction/place of

delivery	other key terms	Rates
14.6 Employer group health	Medicare Select (Reg 62, Part	Types
insurance	52.14)	Loss costs
Insurer underwriting criteria	Part C — Medicare Advantage	Components
Characteristics of group	Part D — Prescription Drug	Hazards
Plan design factors	Insurance	Physical
Persistency factors	15.6 Healthy New York (4326)	Moral
Administrative capability	15.7 Medical Savings Accounts (MSAs)	Morale
Eligibility for coverage	15.8 Flexible Spending Accounts (FSAs)	Negligence
Annual open enrollment	and Health Savings Accounts (HSAs)	Elements of a negligent act
Employee eligibility	Definition Definition	Defenses against negligence
Dependent eligibility		
	Elgibility	Damages
Coordination of benefits	Contribution limits	Compensatory — special
provision (Reg 62, Part 52.23)		versus general
Change of insurance companies	16.0 PRIVATE INSURANCE FOR SENIOR	Punitive
or loss of coverage	CITIZENS AND SPECIAL NEEDS	Absolute liability
Coinsurance and deductible	INDIVIDUALS 6%	Strict liability
carryover		Vicarious liability
No-loss no-gain	16.1 Medicare supplements	Causes of loss (perils)
· · · · · · · · · · · · · · · · · · ·	Purpose	Named perils versus special
Events that terminate	Open enrollment (Reg 62, Part	
coverage	52.22(k))	(open) perils
Extension of benefits	Standardized Medicare	Direct loss
Continuation of coverage	supplement plans	Consequential or indirect loss
under COBRA and New	Core benefits	Blanket versus specific
York continuations	Additional benefits	insurance
Conversion privilege		Basic types of construction
(3221(e))	New York regulations and	Loss valuation
14.7 Small employer medical	required provisions	Actual cash value
the state of the s	Standards for marketing	
plans	(Reg 62, Part 52.22(i))	Replacement cost
Definition of small employer	Permitted compensation	Functional replacement cost
(Reg 145, Part 360.2(f))	arrangements	Market value
Benefit plans offered	(Reg 62, Part 52.22(h))	Agreed value
Availability of coverage	Appropriateness of	Stated amount
(Reg 145, Part 360.2(e), .3)		Earned premium calculation
Renewability (Reg 145, Part 360.2(e))	recommended purchase	Pro rata versus short rate
Renewability (Reg 143, Fait 300.2(c))	or replacement	
	(Reg 62, Part 52.22(f)(4))	3.2 Policy structure
15.0 GOVERNMENT INSURANCE PLANS 7%	Replacement	Declarations
15.1 Worker's compensation	(Reg 62, Part 52.22(f, g))	Definitions
Eligibility	Disclosure statement	Insuring agreement or clause
Benefits	(Reg 62, Part 52.63)	Additional/supplementary
		coverage
15.2 Social Security Disability	Renewability (Reg 62, Part	Conditions
Qualifications for disability	52.22(b)(1)(i))	Exclusions
benefits	16.2 Other Medicare options for	Endorsements
Definition of disability	individuals	
Waiting period	Disabled individuals	3.3 Common policy provisions
Disability income benefits	Individuals with kidney failure	Insureds — named, first named,
15.3 New York State Disability	Employer group health plans	additional, defined
Benefits Law	Employees age 65 or older	Policy period
Purpose	Employees age 05 of older	Policy territory
		Cancellation and nonrenewal
Definitions		(3425, 3426)
Employment covered		Deductibles
Benefits	PROPERTY AND CASUALTY INSURANCE	
15.4 Medicaid	CONSULTANT EXAMINATION	Other insurance
Eligibility and benefits	SERIES 10-58	Primary
Child Health Plus	32.11.20 10 00	Excess
Eligibility and benefits	150 questions 2.5 hour time limit	Pro rata share
Family Health Plus	150 questions - 2.5-hour time limit	Limits of liability
		Per occurrence (accident)
Eligibility and benefits		Per person
15.5 Medicare	1.0 INSURANCE REGULATION 5%	Aggregate — general versus
Nature, financing, and	(See Page 12)	
administration	(See Page 12)	products/completed
Part A — Hospital Insurance		operations
Individual eligibility	2.0 GENERAL INSURANCE 5%	Split
requirements	(See Page 12)	Combined single
Enrollment	(300 Tage 12)	Coinsurance
		Vacancy or unoccupancy
Coverages and cost-sharing	3.0 PROPERTY AND CASUALTY	Named insured provisions
amounts	INSURANCE BASICS 10%	
Part B — Medical Insurance	3.1 Principles and concepts	Duties after loss
Individual eligibility	Insurable interest	Assignment
requirements	Underwriting	Abandonment
Enrollment		Insurer provisions
Coverages and cost-sharing	Function	Liberalization
	Loss ratio	Subrogation
amounts	Prohibition of geographical redlining	Salvage
Exclusions	(3429, 3429-a, 3430, 3433; Reg 90, Parts	Claim settlement options
Claims terminology and	218.1 to .7)	orann settrement options

Duty to defend	(CP 11 99 06 95)	Collision
Third-party provisions	Water Back Up and Sump Discharge	Other than collision
Standard mortgage clause	or Overflow (HO 23 85)	Deductibles
Loss payable clause  No benefit to the bailee	( 0 1) 70 110 170 170 170 170 170 170 170 170	Transportation expenses
3.4 Terrorism Risk Insurance Act	6.0 AUTO INSURANCE 8%	Exclusions  Duties after an accident or loss
of 2002 and Extension Act of	6.1 Laws  New York Motor Vehicle Financial	General provisions
2007 (15 USC 6701; S467)	Responsibility Law	Selected endorsements
	Required limits of liability	Amendment of policy
1.0 DWELLING (2002) POLICY 4%	(Veh & Traf 333)	provisions — New York
1.1 Purpose and eligibility	Required proof of insurance	(PP 01 79) Towing and labor costs
1.2 Coverage forms – Perils	(Veh & Traf 311(3))	(PP 03 03)
insured against Basic	Insurance Information and Enforcement System (IIES)	Miscellaneous type vehicle
Broad	notification to DMV (Veh &	<ul><li>New York (PP 03 29)</li></ul>
Special	Traf 313(2))	Named non-owner coverage
1.3 Property coverages	New York Automobile Insurance	<ul><li>New York (PP 03 30)</li><li>Rental vehicle coverage —</li></ul>
Coverage A — Dwelling	Plan (5301-5304)	New York (PP 03 46)
Coverage B — Other structures Coverage C — Personal property	Purpose Eligibility	Joint ownership coverage —
Coverage D — Fair rental value	Coverage	New York (PP 03 78)
Coverage E — Additional living	Binding authority	6.3 Commercial (2001) automobile policy
expense	Comprehensive Motor Vehicle	Commercial auto coverage forms Business auto
Other coverages	Insurance Reparations Act	Garage
1.4 General exclusions 1.5 Conditions	(PIP) (5101-5108) Notice of claim	Truckers
4.6 Selected endorsements	Medical	Motor carrier
Special provisions — New York	Rehabilitation	Coverage form sections
(DP 01 31)	Loss of earnings	Covered autos
Automatic increase in insurance	Funeral	Liability coverage Garagekeepers coverage
(DP 04 11) Broad theft coverage	Substitution services Tort limitation/verbal	Physical damage coverage
(DP 04 72)	threshold	Exclusions
Dwelling under construction	Optional coverages	Conditions
(DP 11 43)	OBEL	Definitions Salasted and grapments
1.7 Personal liability supplement	Additional PIP	Selected endorsements Lessor — additional insured
O HOMEOWNERS (2000) BOLLOV 100/	Motor Vehicle Accident Indemnification Corporation	and loss payee
5.0 HOMEOWNERS (2000) POLICY 10%	Act (5201–5225)	(CA 20 01)
5.1 Purpose and eligibility 5.2 Coverage forms	Uninsured motorist (3420(f))	Mobile equipment
HO-2 through HO-6, HO-8	Definitions	(CA 20 15) Auto medical payments
5.3 Definitions	Bodily injury only	coverage (CA 99 03)
5.4 Section I — Property	Required limits Mandatory coverage	Drive other car coverage
coverages A Dwelling	Supplementary	(CA 99 10)
Coverage A — Dwelling Coverage B — Other structures	uninsured/underinsured	Individual named insured
Coverage C — Personal property	motorist coverage	(CA 99 17) Employees as insureds
Coverage D — Loss of use	(3420(f)(2)(A)(B); Reg 35-A, Parts	(CA 99 33)
Additional coverages	60-2.0 to .4) Definitions	Commercial carrier regulations
5.5 Section II — Liability coverages	Optional	The Motor Carrier Act of
Coverage E — Personal liability Coverage F — Medical payments	Nonstacking	1980
to others	Coverage limits	Endorsement for motor carrier policies of
Additional coverages	Mandatory inspection	insurance for public
5.6 Perils insured against	requirements for private passenger automobiles	liability (MCS-90)
5.7 Exclusions 5.8 Conditions	(Reg 79, Parts 67.0 to .11)	
5.9 Selected endorsements	Cancellation/nonrenewal (3425)	7.0 COMMERCIAL PACKAGE POLICY
Special provisions — New York	Grounds	(CPP) 20%
(HO 01 31)	Notice	7.1 Components of a commercial
Earthquake (HO 04 54)	Choice of repair shop (2610) Supplemental spousal liability	policy  Common policy declarations
Identity fraud expense (HO 04 55)	(3420(g))	Common policy conditions
Scheduled personal property	6.2 Personal (2005) automobile policy	Monoline versus package
(HO 61 10)	Purpose and eligibility	7.2 Commercial general liability
Personal property replacement	Definitions	(2007)
cost (HO 04 90)	Liability coverage Bodily injury and property	Commercial general liability coverage forms
Home business (HO 07 01)	damage	Bodily injury and property
Personal injury New York (HO 24 86)	Supplementary payments	damage liability
Workers' compensation —	Who is insured	Personal and advertising
certain residence employees	Exclusions Medical payments acycrose	injury liability
- New York (HO 24 93)	Medical payments coverage Coverage for damage to your	Medical payments Exclusions
Builders risk changes —-	auto	Supplementary payments
standard property policy		1.1 J. P. J. P. W.

Who is an insured	Commercial inland marine	8.3 Businessowners liability
Limits of insurance	conditions forms	coverage form
Conditions	Commercial Inland marine coverage	Coverages
Definitions	forms	Exclusions
Occurrence versus claims-made	Accounts receivable	Who is an insured
Claims made features (Reg 121, Part 73)	Commercial articles	Limits of insurance
Trigger	Contractors equipment	General conditions
Retroactive date	floater	Definitions
Extended reporting periods	Electronic data processing	8.4 Businessowners common
<ul><li>basic versus</li></ul>	Equipment dealers	policy conditions form
supplemental	Installation floater	8.5 Selected endorsements
Claim information	Jewelers block	Protective safeguards
Premises and operations	Signs	(BP 04 30)
Products and completed	Valuable papers and records	Hired auto and non-owned auto
operations	Transportation coverages	liability — New York
Insured contract	Common carrier legal	(BP 04 36)
Owners and contractors	liability	Utility services — direct damage
protective liability	Motor truck cargo	(BP 04 56)
7.3 Commercial property (2000)	Transit coverage	Utility services — time element
Commercial property conditions	7.6 Boiler and machinery (2001)	(BP 04 57)
(CP 00 90)	Equipment breakdown protection	
Coverage forms	coverage form (BM 00 20)	9.0 WORKERS' COMPENSATION
Building and personal	Selected endorsements	INSURANCE 12%
property	Business income — Report	9.1 Workers' Compensation laws
Condominium association	of values (BM 15 31)	Types of laws
Condominium commercial	Actual cash value	Monopolistic versus
unit-owners	(BM 99 59)	competitive
Builders risk (CP 11 21)	7.7 Farm coverage (1998)	Compulsory versus elective
Business income	Farm property coverage forms	New York Workers' Compensation
Legal liability	Coverage A — Dwellings	Law .
Extra expense	Coverage B — Other private	Exclusive remedy
Definitions	structures	(WC 11)
Causes of loss forms	Coverage C — Household	Employment covered
Basic	personal property	(required, voluntary)
Broad	Coverage D — Loss of use	(WC 2(3, 4, 5), 10)
Special	Coverage E — Scheduled	Covered injuries
Selected endorsements	farm personal property	(WC 2(7), 10, 13, 18)
Ordinance or law	Coverage F — Unscheduled	Grave injuries (WC 11)
(CP 04 05)	farm personal property	Occupational disease
Spoilage (CP 04 40)	Coverage G — Other farm	(WC 3(2), 37-48)
Earthquake and volcanic	structures	Benefits provided
eruption (CP 10 40)	Farm liability coverage forms	(WC 12-16)
Flood coverage (CP 10 65)	Coverage H — Bodily injury	Special disability fund
Peak season limit of	and property damage	(WC 15(8)(h))
insurance (CP 12 30)	liability	Claims reporting requirements
Value reporting	Coverage I — Personal and	(Workers' Compensation
(CP 13 10)	advertising injury liability	Board Regulation Part 314.7)
7.4 Commercial crime (2006)	Coverage J — Medical	Federal Workers' Compensation
General definitions	payments	laws
Burglary	Mobile agricultural machinery	Federal Employers Liability
Theft	and equipment coverage form	Act (FELA)
Robbery	Livestock coverage form	(45 USC 51-60)
Coverage trigger —	Definitions	U.S. Longshore and Harbor
discovery and loss	Cause of loss (basic, broad and	Workers' Compensation
sustained	special)	Act (33 USC 904)
Crime coverage forms	Conditions	The Jones Act
Commercial crime coverage	Exclusions	(46 USC 688)
forms	Limits	9.2 Workers' Compensation and
Government crime coverage	Additional coverages	employers liability insurance
forms		policy
Coverages	8.0 BUSINESSOWNERS (2006) POLICY 9%	General section
Employee theft	8.1 Purpose and eligibility	Part One — Workers'
Forgery or alteration	8.2 Businessowners property	Compensation insurance
Inside the premises — theft	coverage forms	Part Two — Employers liability
of money and securities	(standard and special)	insurance
Inside the premises —	Coverage	Part Three — Other states
robbery or safe burglary	Causes of loss	insurance
of other property	Exclusions	Part Four — Your duties if injury
Outside the premises	Limits of insurance	occurs
Computer fraud	Deductibles	Part Five — Premium
Funds transfer fraud	Loss conditions	Part Six — Conditions
Money orders and	General conditions	Selected endorsements
counterfeit money	Optional coverages	Voluntary compensation
7.5 Commercial inland marine	Additional coverages	Foreign coverage
Nationwide marine definition	Definitions	endorsement



9.3 Premium computation	10.8 Other policies	Offer and acceptance
Job classification — payroll and	Watercraft	Consideration
rates	Difference in conditions	Competent parties
Experience modification factor	Identity theft	Legal purpose
Premium discounts	Personal recreational vehicles	Concealment
Participation (dividend) plans	(ATVs, snowmobiles)	Fraud
9.4 Other sources of coverage	10.9 New York Property	2.3 Jurisdiction
New York State Insurance Fund	Insurance Underwriting	Original jurisdiction
(WC 76-100)	Association (FAIR PLAN)	Territorial
Self-insured employers and	(5401-5412)	Subject matter
employer groups (WC 50, 60-75- a; Workers' Compensation Board	Purpose Coverage	Personal Appellate jurisdiction
Regulation Parts 317.1 to .22)	Coastal Market Assistance Program	2.4 Terminology
9.5 New York State Disability Benefits Law	(C-MAP)	Acquit
Purpose Purpose	(C-WAI)	Adjudicate
Definitions		Capital offense
Employment covered	BAIL BOND AGENT EXAMINATION	Conviction
Benefits	SERIES 10-59	Custody
	3EKIE3 10-37	Defendant
10.0 OTHER COVERAGES AND	60 questions - One-hour time limit	Disposition
OPTIONS 17%	oo questions one nour time innit	Extradition
10.1 Umbrella/excess liability	1.0 INSURANCE REGULATION 15%	Felony
policies		Forfeiture
Personal (DL 98 01)	1.1 Licensing	Fugitive
Commercial (CU 00 01)	Superintendent's general duties	Hearing
10.2 Specialty liability insurance	and powers (201, 2404, 6802(c))	Incarceration
Errors and omissions	Process (6802(e-h))	Indictment
Professional liability	Persons to be licensed (6801,	Misdemeanor
Directors and officers liability	6802(a))	Recognizance
Fiduciary liability	Requirements	Revoke
Liquor liability	Bond (6802(j))	Warrant
Employment practices liability	Fingerprints (6802(g))	
Environmental liability	Maintenance and duration	3.0 BAIL BOND PRINCIPLES AND
10.3 Excess lines (Reg 41, Part 27)	Renewal (6802(f, m))	PRACTICES 61%
Definition of Excess Lines	Change of address	3.1 Parties to a surety bond
Licensing requirements (2105)	(2134; Reg 5, Part 21.4)	Principal
Total cost form Affidavit	Disciplinary actions	Indemnitor for principal Indemnity agreement
Export list	Cease and desist order	Obligee
Disclosure (no guaranty fund)	(2405)	Surety
10.4 Surety bonds	Penalties (6802(I))	3.2 Duties of bail bond agent
Principal, obligee, surety	Denial of license (6802(e))	Premium receipt (Reg 42, Part 28.2)
License and permit bonds	Suspension and revocation (6802(k))	Power of attorney
Bid bond	1.2 Agent regulation	Collateral and trust obligations
Performance bond	Employees (6802(b))	3.3 Types of bonds
Labor and materials bond	Record maintenance (Reg 42, Part 28.2)	Criminal defendant bonds
10.5 Aviation insurance	Prohibited conduct	Bail (Crim Proc
Aircraft hull	Misrepresentation	500.10(13))
Aircraft liability	(6802(k)(2))	Property bond (Crim
Airport liability	Excessive fees	Proc 500.10(17))
Hangar keepers legal liability	(6802(k)(4))	Nonsurety/cash (Crim
10.6 Ocean marine insurance	Fraudulent or dishonest acts	Proc 500.10(10),
Major coverages	(6802(k)(3))	520.10(1)(a), 520.15)  Ten percent surety
Hull insurance Cargo insurance	Referral of attorney	(Crim Proc 520.10(1)(e))
Freight insurance	(6802(k)(5))	Extradition
Protection and indemnity	Pre-arrest agreements	3.4 Procedure
Implied warranties	(Reg 42, Part 28.1)	Application for bond
Perils	Unfair discrimination (2609)	(surety/defendant contract)
General and particular average	Rebating (2324)	Collateral security
10.7 National Flood Insurance Program	Charges (6804)	Surety contract
"Write your own" versus direct	Consumer privacy regulation	Posting the bond
Eligibility	(Reg 169, Parts 420.04)	(Crim Proc 520.20(1))
Coverage	1.3 Federal regulation	Justifying affidavit
Flood definition	Fraud and false statements	(Crim Proc 520.20(4))
Limits	including 1033 waiver	Premium or compensation
Deductibles	(18 USC 1033, 1034)	3.5 Court procedures
Increased cost of		Court appearances
compliance	2.0 THE LEGAL FRAMEWORK 24%	Arraignment
Forms	2.1 Authority	Trial
Dwelling General	Express	Appeal Conditions of release
Residential Condominium	Implied	(Crim Proc 520.30)
Building Association	Apparent	Prior to trial
Policy	2.2 Contracts	(Crim Proc 530.40)
·y	Elements of a legal contract	(0

After conviction — stay of	(6504(b, c))	Legal concepts and
execution	False advertising (2603)	interpretations affecting
(Crim Proc 530.45)	Defamation of insurer	contracts
Pending appeal (Crim Proc 530.45, .50)	(2604)  Polyating (2224, 4224)	Reasonable expectations
Failure to appear	Rebating (2324, 4224) Examination of books and	Indemnity Utmost good faith
Revocation of the right to bail	records (2404; Reg 152 Part 243.0 to	Representations/
(Crim Proc 530.60)	.3)	misrepresentations
3.6 Release of surety	Insurance Frauds Prevention Act	Warranties
3.7 Surrender of principal	(401-409)	Concealment
(defendant)	Consumer privacy regulation	Fraud
(Crim Proc 530.80)	(Reg 169 Part 420.0 to .24)	Waiver and estoppel
Exoneration of bond	1.3 Federal regulation	
Return of premium	Fair Credit Reporting Act (15	3.0 MORTGAGE GUARANTY
Return of collateral	USC 1681-1681d)	INSURANCE 50%
3.8 Bond forfeiture	Fraud and false statements	3.1 Types of mortgage guaranty
(Crim Proc 540.1030) Motion	including 1033 waiver (18 USC 1033, 1034)	insurance
Notice to defendant and sureties	(18 030 1033, 1034)	Government
Judgment	2.0 GENERAL INSURANCE 20%	Private mortgage guaranty
Dispersal of funds		insurance
Arrest after forfeiture	2.1 Concepts	3.2 Nature of mortgage guaranty insurance
One year rule	Risk management key terms Risk	Parties involved
(Crim Proc 540.30)	Exposure	Debtor
	Hazard	Creditor
	Peril	Insurer
MORTGAGE GUARANTY AGENT	Loss	3.3 Advantages and
EXAMINATION SERIES 10-60	Methods of handling risk	disadvantages to debtors and
	Avoidance	creditors
40 questions - One-hour time limit	Retention	3.4 Underwriting
	Sharing	Insured creditor issues
1.0 INSURANCE REGULATION 30%	Reduction	Debtor issues
1.1 Licensing	Transfer	3.5 Policy conditions
Process (2103(d-i))	Elements of insurable risks	Duties in the event of loss
Maintenance and duration	Adverse selection Law of large numbers	Amount payable Cancellation
Renewal (2103(j); Reg 5 Part 21.2)	Reinsurance	3.6 Limitations and restrictions
Assumed names (2102(f))	2.2 Insurers	Limitations on risk concentration
Change of address	Types of insurers	Conflict of interest
(2134; Reg 5 Part 21.4, 6 Part	Stock companies	3.7 Reinsurance (6507)
22.3, 7 Part 23.4) Reporting of actions	Mutual companies	,
(2110(i))	Fraternal benefit societies	
Disciplinary actions	Lloyd's associations	PUBLIC ADJUSTER EXAMINATION
Cease and desist order	Risk retention groups	SERIES 10-62
(2405)	Private versus government	
Hearings (2405)	insurers	60 questions - One-hour time limit
Suspension, revocation, and	Admitted versus nonadmitted insurers	
nonrenewal (2110)	Domestic, foreign and alien	1.0 INSURANCE REGULATION 8%
Penalties (2127)	insurers	1.1 Licensing requirements
1.2 State regulation	Financial status	Qualifications (2108(c,g))
Superintendent's general duties	(independent rating services)	Process (2108(d),(e)) Bond (2108(I))
and powers (201, 2404, 6508)	Marketing (distribution) systems	Fingerprints (2108(d)(2))
Company regulation	2.3 Agents and general rules of	1.2 Maintenance and duration
Certificate of authority	agency	Renewal (2108(i, j))
(6503)	Insurer as principal	Continuing education (2108(r))
Capital and surplus	Agent/insurer relationship	Assumed names (2102(f))
requirements (6502)	Authority and powers of agents	Change of address (Reg 10, Part 25.4)
Unfair claim settlement	Express Implied	Reporting of actions (2110(i))
practices (2601; Reg 64 Part	Apparent	Contract requirements
216.3 to .6)	Responsibilities to insurer	(2108(p); Reg 10, Part 25.6)
Filing of rates and forms	2.4 Contracts	Insured's right to cancel
(6504)	Elements of a legal contract	(Reg 10, Parts 25.8 to .10)
Agent regulation Controlled business	Offer and acceptance	Compensation agreement (Reg 10, Part 25.6)
(2103(i))	Consideration	Maximum compensation (Reg 10, Part
Sharing commissions	Competent parties	25.7)
(2121, 2128)	Legal purpose	Records (Reg 10, Part 25.11)
Representing an	Characteristics of insurance	1.3 Disciplinary actions
unauthorized insurer	contracts	Cease and desist (2405)
(6505)	Contract of adhesion	Suspension, revocation and
Unfair and prohibited practices	Aleatory contract Personal contract	nonrenewal (2110)
Misrepresentation	Unilateral contract	Penalties (2127)
(2123; Reg 64 Part 216.3)	Conditional contract	1.4 Claim settlement laws and
Illegal inducement	Soliational Solition	regulations (Reg 64, Part 216)

Unfair claim practices (2601)	Policy period	(DP 04 11)
Misrepresentation (2108(o))	Policy territory	Broad theft coverage
Procedures for direction of	Cancellation and nonrenewal	(DP 04 72)
payment (Reg 10, Part 25.12)	Deductibles	Dwelling under construction
		(DP 11 43)
Suit against insurer (3404)	Other insurance	(DP 11 43)
Prohibitions (Reg 10, Part 25.3)	Nonconcurrency	
Consumer privacy regulation	Primary	5.0 HOMEOWNERS (2000) POLICY 13%
(Reg 169, Parts 420.0 to.4)	Excess	5.1 Coverage forms
1.5 Federal regulations	Pro rata	
Fraud and false statements	Contribution by equal shares	HO-2 through HO-6, HO-8
including 1033 waiver	Policy limits	5.2 Definitions
		5.3 Section I — Property coverages
(18 USC 1033, 1034)	Reinstatement of limits	Coverage A — Dwelling
Terrorism Risk Insurance Act of	Coinsurance	Coverage B — Other structures
2002 and Extension Act of	Vacancy or unoccupancy	Coverage C — Personal property
2007 (15 USC 6701; S467)	Assignment	Coverage D — Loss of use
	Liberalization	3
2.0 INSURANCE BASICS 13%	Third-party provisions	Additional coverages
	Standard mortgage clause	5.4 Perils insured against
2.1 Contract basics		5.5 Exclusions
Elements of a legal contract	Loss payable clause	5.6 Conditions
Offer and acceptance	No benefit to bailee	5.7 Selected endorsements
Consideration		Special provisions — New York
Competent parties	3.0 ADJUSTING LOSSES 22%	(HO 01 31)
Legal purpose	3.1 Role of the adjuster	Earthquake (HO 04 54)
Distinct characteristics of an	Duties and responsibilities	Identity fraud expense
insurance contract	Staff and independent adjuster	(HO 04 55)
Contract of adhesion	versus public adjuster	Scheduled personal property
Aleatory contract	Relationship to the legal	(HO 04 61)
Personal contract	professional	Personal property replacement
		cost (HO 04 90)
Unilateral contract	3.2 Property losses	
Conditional contract	Duties of insured after a loss	Home business (HO 07 01)
Legal interpretations affecting	Notice to insurer	Water Back Up and Sump Discharge
contracts	Mitigating the loss	Overflow (HO 23 85)
Reasonable expectations	Proof of loss	
Indemnity	Special requirements	6.0 COMMERCIAL PACKAGE POLICY
Utmost good faith	Produce books and records	
		(CPP) 10%
Representations/	Abandonment	6.1 Components of a commercial
misrepresentations	Determining value and loss	policy
Warranties	Burden of proof of value	Common policy declarations
Concealment	and loss	Common policy conditions
Fraud	Estimates	
Waiver and estoppel	Depreciation	Monoline versus package
	Salvage	6.2 Commercial property (2000)
2.2 Insurance principles and		Commercial property conditions
concepts	Claim settlement options	form
Insurable interest	Payment and discharge	Coverage forms
Hazards	3.3 Claims adjustment	Building and personal
Physical	procedures	property
Moral	Settlement procedures	Condominium association
Morale	Advance payments	
Causes of loss (perils)	Draft authority	Condominium commercial
N /		unit-owners
Named perils versus open perils (All	Subrogation procedures	Builders risk
risk)	Alternative dispute resolution	Business income/extra expense
Direct loss	Appraisal	Definitions
Consequential or indirect loss	Competitive estimates	Causes of loss forms
Blanket versus specific insurance	Negotiation	Basic
Basic types of construction	· ·	
Loss valuation	4.0 DWELLING (2002) POLICY 10%	Broad
Actual cash value		Special
	4.1 Coverage forms — Perils	Selected endorsements
Broad evidence rule	insured against	Ordinance or law
Replacement cost	Basic	(CP 04 05)
Functional replacement cost	Broad	Spoilage (CP 04 40)
Market value	Special	Earthquake and volcanic
Agreed value		eruption (CP 10 40)
Stated amount	4.2 Property coverages	
2.3 Policy structure	Coverage A — Dwelling	Flood coverage (CP 10 65)
	Coverage B — Other structures	Peak season limit of
Declarations	Coverage C — Personal property	insurance (CP 12 30)
Definitions	Coverage D — Fair rental value	Value reporting form
Insuring agreement or clause	Coverage E — Additional living	(CP 13 10)
Additional/supplementary	expense	6.3 Commercial inland marine
coverage	Other coverages	Nationwide marine definition
Conditions	•	
Exclusions	4.3 General exclusions	Commercial inland marine
	4.4 Conditions	conditions form
Endorsements	4.5 Selected endorsements	Commercial Inland marine coverage
2.4 Common policy provisions	Special provisions — New York	forms
Insureds — named, first named,	(DP 01 31)	Accounts receivable
additional, defined	Automatic increase in insurance	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
Maintional 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 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(I)) 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

Insured's submission of proof of

loss Insurer's investigations/verification of

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

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Mental wellness	insurance and Workers'	Provisions affecting cost to
3.4 Medical tests	Compensation benefits	insureds
Laboratory	Additional monthly benefit	Health Maintenance
Radiography (X-ray)	(AMB)	Organizations (HMOs)
Magnetic resonance imaging	Social insurance supplement	General characteristics
(MRI)	(SIS)	Preventive care services
Computerized tomography	Occupational versus	Primary Care Physician
(CT or CAT)	nonoccupational coverage	(PCP)
Electromyography (EMG)	Partial disability benefit	Referral (specialty)
Nerve conduction studies	Residual disability benefit	physician
Myelography	Other provisions affecting	Emergency care
Arthroscopy	income benefits	Hospital services
Electrocardiogram (EKG or ECG)	Cost of living adjustment	Other basic services
Electroencephalography (EEG)	(COLA) rider	Preferred Provider Organizations
Licett conceptiatography (LLC)	Future increase option (FIO)	(PPOs) and Point-Of-Service
4 O INDIVIDUAL LICALTIL INCUDANCE	rider	(POS) plans
4.0 INDIVIDUAL HEALTH INSURANCE	Relation of earnings to	General characteristics
POLICY GENERAL PROVISIONS 7%		
4.1 Required provisions	insurance (3216(d)(2)(F))	In-network and out-of-network
Entire contract; changes	Benefits	provider access
(3216(d)(1)(A))	Accidental death and	Primary Care Physician
Time limit on certain defenses	dismemberment	(PCP) referral
(3216(d)(1)(B))	Rehabilitation benefit	Indemnity plan features
Grace period (3216(d)(1)(C))	Medical reimbursement	6.3 Cost containment in health
Reinstatement (3216(d)(1)(D))	benefit (nondisabling	care delivery
	injury) `	Cost-saving services
Claim procedures	Partial disability benefit	Preventive care
(3216(d)(1)(E-I))	Residual disability benefit	Hospital outpatient benefits
Physical examinations and	Total disability benefit	Alternatives to hospital
autopsy (3216(d)(1)(J))	24-hour coverage versus	services
Legal actions (3216(d)(1)(K))	•	
Change of beneficiary	limited/at-work coverage	Utilization review
(3216(d)(1)(L))	Exclusions	Prospective review
4.2 Other provisions	5.3 Unique aspects of individual	Concurrent review
Misstatement of age	disability underwriting	Retrospective review
(3216(d)(2)(B))	Occupational/avocational	6.4 New York mandated benefits
Other insurance in this insurer	considerations	and offers (individual and/or
(3216(d)(2)(C))	Benefit limits	group)
	Policy issuance alternatives	Dependent child age limit
Insurance with other insurers	5.4 Group disability income	(3216(a)(4))
Expense-incurred basis	insurance	Full-time students (3216(a)(4))
(3216(d)(2)(D))	Group versus individual plans	Policy extension for handicapped
Other benefits		
(3216(d)(2)(E))	Short-term disability (STD)	children (3216(c)(4)(A))
Unpaid premium	Long-term disability (LTD)	Newborn child coverage
(3216(d)(2)(G))	5.5 Business disability insurance	(3216(c)(4)(C))
Cancellation (3216(d)(2)(H))	Key person disability income	Timothy's Law
Conformity with state statutes	Disability buy-sell policy	Infertility
(3216(d)(2)(l))	Business overhead expense	6.5 HIPAA (Health Insurance
Illegal occupation	Policy	Portability and Accountability
(3216(d)(2)(J))	•	Act) requirements
	6.0 MEDICAL PLANS 10%	Eligibility
Intoxicants and narcotics		Guaranteed issue
(3216(d)(2)(K))	6.1 Medical plan concepts	Pre-existing conditions (3232)
4.3 Other general provisions	Fee-for-service basis versus	Creditable coverage (3232-a)
Right to examine (free look)	prepaid basis	Renewability
Insuring clause	Specified coverages versus	
Consideration clause	comprehensive care	Privacy protections
Renewability clause (3216(g))	Benefit schedule versus	6.6 Flexible Spending
Noncancelable	usual/reasonable/customary	Accounts (FSAs) and Health Savings
Guaranteed renewable	charges	Accounts (HSAs)
	Any provider versus limited	Definition
5.0 DISABILITY INCOME AND	choice of providers	Eligibility
RELATED INSURANCE 10%	Insureds versus	Contribution limits
	subscribers/participants	
5.1 Qualifying for disability	6.2 Types of plans	7.0 LONG-TERM CARE (LTC)
benefits		INSURANCE 6%
Inability to perform duties	Basic hospital, basic medical,	
Own occupation	basic surgical	7.1 Benefits
Any occupation	(Reg 62, Parts 52.5 to 52.7)	LTC, Medicare and Medicaid
Presumptive disability	Characteristics	compared
Proof of Loss	Common limitations	Eligibility for benefits
5.2 Individual disability income	Exclusions from coverage	Levels of care
insurance	Provisions affecting cost to	Skilled care
	insureds	Intermediate care
Basic total disability plan	Major medical insurance	Custodial care
Income benefits	(indemnity plans)	Types of care
Elimination and benefit	Characteristics	Home health care
periods		
Waiver of premium feature	Common limitations	Adult day care
Coordination with social	Exclusions from coverage	Respite care

Assisted living	Change of insurance companies	Part A — Hospital Insurance
Benefit periods	or loss of coverage	Individual eligibility
Benefit amounts	Coinsurance and deductible	requirements
Reimbursement versus	carryover	Enrollment
indemnity/cash	No-loss no-gain	Coverages and cost-sharing
Optional benefits	Events that terminate	amounts
Inflation protection (COLA)	coverage	Part B — Medical Insurance
(Reg 62, Part 52.25(c)(3))	Extension of benefits	Individual eligibility
Nonforfeiture benefit	Continuation of coverage	requirements
(Reg 62, Part 52.25(c)(7))	under COBRA and New	Enrollment
Guarantee of insurability	York continuations	Coverages and cost-sharing
Shared care	Conversion privilege	amounts
Individual, group and association	(3221(e))	Exclusions
plans	8.5 Small employer medical	Claims terminology and
Qualified versus non-qualified LTC	plans	other key terms
plans	Definition of small employer	Medicare Select (Reg 62, Part 52.14)
Exclusions (Reg 62, Part 52.25(b)(2))	(Reg 145, Part 360.2(f))	Part C — Medicare Advantage
	Benefit plans offered	Part D — Prescription Drug
8.0 GROUP HEALTH AND BLANKET	Availability of coverage	Insurance
INSURANCE 12%	(Reg 145, Part 360.2(e) & .3)	Healthy New York (4326)
8.1 Characteristics of group	9.0 DENTAL INSURANCE 5%	11.0 PRIVATE INSURANCE FOR SENIOR
insurance Group contract	9.1 Types of dental treatment	CITIZENS AND SPECIAL NEEDS
Certificate of coverage		INDIVIDUALS 5%
Definition of eligible group (4235 (b))	Diagnostic and preventive Restorative	11.1 Medicare supplements
8.2 Types of eligible groups	Oral surgery	Purpose
(4235 & 4237)	Endodontics	Open enrollment (Reg 62, Part
Employment-related groups	Periodontics	52.22(k))
Individual employer groups	Prosthodontics	Standardized Medicare
Multiple Employer Trusts	Orthodontics	supplement plans
(METs) or Welfare	9.2 Indemnity plans	Core benefits
Arrangements (MEWAs)	Choice of providers	Additional benefits
Taft-Hartley Trusts	Scheduled versus nonscheduled	11.2 Other Medicare options for
Associations (alumni,	plans	individuals
professional and other)	Benefit categories	Disabled individuals
Customer groups (depositors,	Diagnostic/preventive	Individuals with kidney failure
creditor-debtor and others)	services	Employer group health plans
Blanket customer groups	Basic services	Employees age 65 or older
(teams, passengers, and	Major services	
others)	Deductibles and coinsurance	
8.3 Regulation of employer	Combination plans	INDEPENDENT FIRE ADJUSTER
group insurance plans	Exclusions	EXAMINATION
Employee Retirement Income	Limitations	SERIES 10-64
Security Act (ERISA)	Predetermination of benefits	
Applicability	9.3 Employer group dental	60 questions - One-hour time limit
Fiduciary responsibilities	expense	
Reporting and disclosure Family Medical Leave Act (FMLA)	Integrated deductibles versus stand-alone plans	1.0 INSURANCE REGULATION 10%
Age Discrimination in	Minimizing adverse selection	1.1 Licensing requirements
Employment Act (ADEA)	William Zing daverse selection	Qualifications (2108(c, g))
Applicability to employers	10.0 GOVERNMENT INSURANCE PLANS 8%	Process (2108(d), (f))
and workers		Bond (2108(I))
Permitted reductions in	10.1 Workers' Compensation	Fingerprints (2108(d)(2))
insured benefits	Eligibility Benefits	Temporary adjuster permit
Permitted increases in	10.2 Social Security Disability	(2108(h, n))
employee contributions	Qualifications for disability	1.2 Maintenance and duration
Requirements for medical	benefits	Renewal (2108(i, j))
expense coverage	Definition of disability	Assumed names (2102(f))
Civil Rights Act/Pregnancy	Waiting period	Change of address (Reg 25, Part 26.6)
Discrimination Act	Disability income benefits	Reporting of actions (2110(i))
Applicability	10.3 New York State Disability	1.3 Disciplinary actions
Guidelines	Benefits Law	Cease and desist (2405)
Relationship with Medicare	Purpose	Suspension, revocation, and nonrenewal (2110)
Medicare secondary rules	Definitions	Penalties (2127)
Medicare carve-outs and	Employment covered	1.4 Claim settlement laws and
supplements	Benefits	regulations (Reg 64, Part 216)
Nondiscrimination rules	10.4 Medicaid	Unfair claim practices (2601)
(highly-compensated)	Eligibility and benefits	Misrepresentation (2108(o))
8.4 Employer group health	Child Health Plus	Suit against insurer (3404)
insurance Eligibility for coverage	Eligibility and benefits	Prohibitions (Reg 25, Part 26.5)
Eligibility for coverage Employee eligibility	Family Health Plus	Consumer privacy regulation (Reg 169
Dependent eligibility	Eligibility and benefits	Parts 420.0 to .4)
Coordination of benefits	10.5 Medicare	1.5 Federal regulation
provision (Reg 62, Part 52.23)	Nature, financing, and administration	Fraud and false statements
p. 1	aoministration	

including 1033 waiver (18 **Policy limits** Coverage B — Other structures Reinstatement of limits USC 1033, 1034) Coverage C — Personal property Coverage D — Fair rental value Coverage E — Additional living Terrorism Risk Insurance Act of Coinsurance 2002 and Extension Act of Vacancy or unoccupancy Named insured provisions 2007 (15 USC 6701; S467) expense **Duties after loss** Other coverages 4.3 General exclusions **Assignment** 2.0 INSURANCE BASICS 10% Abandonment 4.4 Conditions 2.1 Contract basics Insurer provisions 4.5 Selected endorsements Elements of a legal contract Liberalization Special provisions — New York Offer and acceptance Subrogation (DP 01 31) Consideration Salvage Automatic increase in insurance Competent parties Claim settlement options (DP 04 11) Legal purpose Third-party provisions Broad theft coverage Distinct characteristics of an (DP 04 72) Standard mortgage clause insurance contract Loss payable clause Dwelling under construction Contract of adhesion (DP 11 43) No benefit to the bailee Aleatory contract Personal contract 3.0 ADJUSTING LOSSES 14% 5.0 HOMEOWNERS (2000) POLICY 18% Unilateral contract 3.1 Role of the adjuster Conditional contract 5.1 Coverage forms HO-2 through HO-6, HO-8 Legal interpretations affecting **Duties and responsibilities** Staff and independent adjuster contracts 5.2 Definitions versus public adjuster 5.3 Section I - Property coverages Reasonable expectations Coverage A — Dwelling Coverage B — Other structures Indemnity Relationship to the legal Utmost good faith profession Coverage C — Personal property Coverage D — Loss of use Representations/ 3.2 Claim reporting misrepresentations Claim investigation Additional coverages Warranties Claim file documentation of Concealment events 5.4 Perils insured against Types of reports 5.5 Exclusions Fraud Waiver and estoppel Initial or first field 5.6 Conditions Interim or status 5.7 Selected endorsements 2.2 Insurance principles and concepts Full formal Special provisions - New York Insurable interest 3.3 Property losses (HO 01 31) Hazards Duties of insured after a loss Earthquake (HO 04 54) **Physical** Identity fraud expense Notice to insurer Moral Mitigating the loss (HO 04 55) Scheduled personal property Morale Proof of loss Causes of loss (perils) Special requirements (HO 04 61) Produce books and records Named perils versus open perils (All Personal property replacement **Abandonment** cost (HO 04 90) Home business (HO 07 01) **Direct loss** Determining value and loss Consequential or indirect loss Burden of proof of value Water Back Up and Sump Discharge or Blanket versus specific insurance Overflow (HO 23 85) and loss Basic types of construction **Estimates** Depreciation Loss valuation 6.0 COMMERCIAL PACKAGE POLICY Actual cash value Salvage (CPP) 16% Broad evidence rule Claim settlement options 6.1 Components of a commercial Payment and discharge Replacement cost policy Functional replacement cost 3.4 Coverage problems Common policy declarations Dealing with coverage disputes Reservation of rights letter Market value Common policy conditions Agreed value Monoline versus package Stated amount Nonwaiver agreement 6.2 Commercial property (2000) 2.3 Policy structure Declaratory judgment action Commercial property conditions Declarations 3.5 Claims adjustment procedures form **Definitions** Settlement procedures Coverage forms Insuring agreement or clause Advance payments Building and personal Additional/supplementary Draft authority property coverage Execution of releases Condominium association Conditions Subrogation procedures Condominium commercial Alternative dispute resolution **Exclusions** unit-owners **Endorsements** Appraisal Builders risk Arbitration 2.4 Common policy provisions Business income/extra expense Insureds — named, first named, additional, defined Competitive estimates **Definitions** Mediation Causes of loss forms Policy period Negotiation Basic Policy territory **Broad** Cancellation and nonrenewal 4.0 DWELLING (2002) POLICY 10% Special Deductibles 4.1 Coverage forms - Perils Selected endorsements Other insurance Insured against Ordinance or law Nonconcurrency Basic (CP 04 05) **Primary** Spoilage (CP 04 40) Broad **Excess** Earthquake and volcanic Special Pro rata 4.2 Property coverages eruption (CP 10 40) Contribution by equal shares

Coverage A — Dwelling

Flood coverage (CP 10 65)

Peak season limit of	Proof of loss requirement	1.5 Federal regulation
insurance (CP 12 30)	Forms	Fraud and false statements
Value reporting form	Dwelling	including 1033 waiver
(CP 13 10)	General  Posidontial Condominium	(18 USC 1033, 1034) Terrorism Risk Insurance Act of
6.3 Boiler and machinery (2001)	Residential Condominium	
Equipment breakdown protection coverage form (BM 00 20)	Building Association	2002 and Extension Act of 2007 (15 USC 6701; S467)
Selected endorsements	Policy 8.2 Ocean marine insurance	2007 (15 03C 0701, 3407)
	Major coverages	O O INICI DANIOE DACIOO 400
Business income — Report	Hull insurance	2.0 INSURANCE BASICS 10%
of values (BM 15 31) Actual cash value		2.1 Contract basics
(BM 99 59)	Cargo insurance Freight insurance	Elements of a legal contract
6.4 Farm coverage (1998)	Implied warranties	Offer and acceptance
Farm property coverage forms	Perils	Consideration
Coverage A — Dwellings	General and particular average	Competent parties
Coverage B — Other private	8.3 Other policies	Legal purpose
structures	Watercraft	Distinct characteristics of an
Coverage C — Household	Difference in conditions	insurance contract
personal property	Personal recreational vehicles (ATVs,	Contract of adhesion
Coverage D — Loss of use	snowmobiles)	Aleatory contract
Coverage E — Scheduled	8.4 Crop Insurance	Personal contract
farm personal property	Eligibility	Unilateral contract
Coverage F — Unscheduled	Application	Conditional contract
farm personal property	Term of coverage	Legal interpretations affecting
Coverage G — Other farm	Covered perils	contracts
structures	Limits of coverage	Reasonable expectations
Mobile agricultural machinery	8.5 Federal multi-peril crop	Indemnity
	insurance	Utmost good faith
and equipment coverage form Livestock coverage form	Basic crop insurance	Representations/
Definitions	Eligibility	misrepresentations
Cause of loss (basic, broad and	Coverage level	Warranties
special)	Coverage level  Covered causes of loss	Concealment
Conditions	Application	Fraud
Exclusions	Life of policy	Waiver and estoppel
Limits	Multiple peril policy options	2.2 Insurance principles and
Additional coverages	Levels of coverage	concepts
Animals other than "livestock"	Price election	Insurable interest
Animais other than investock	Optional units	Hazards
7 O DUCINECCOMNEDS (2004) DOLICY 129/	Other provisions	Physical
7.0 BUSINESSOWNERS (2006) POLICY 12%	Individual crop	Moral
7.1 Characteristics and purpose	Small grain	Morale
7.2 Businessowners property	Coarse Grain	Negligence
coverage forms (standard	oodise ordin	Elements of a negligent act
and special)		Defenses against negligence
Coverage	INDEPENDENT CASUALTY	Damages
Causes of loss	INSURANCE ADJUSTER EXAMINATION	Compensatory — special
Exclusions	SERIES 10-65	versus general
Who is insured	3ERIE3 10-03	Punitive
Limits of insurance	60 questions - One-hour time limit	Absolute liability
Deductibles	oo questions - one-nour time ilinit	Strict liability
Loss conditions General conditions		Vicarious liability
	1.0 INSURANCE REGULATION 10%	Causes of loss (perils)  Named perils versus special (oper
Optional coverages Additional coverages	1.1 Licensing requirements	1 1 31
Definitions	Qualifications (2108(c, g))	perils Direct loss
7.3 Businessowners common	Process (2108(d), (f))	Consequential or indirect loss
policy conditions form	Bond (2108(I))	Loss valuation
7.4 Selected endorsements	Fingerprints (2108(d)(2))	Actual cash value
Protective safeguards	Temporary adjuster permit	Broad evidence rule
(BP 04 30)	(2108(h, n))	Replacement cost
Utility services — direct damage	1.2 Maintenance and duration	2.3 Policy structure
(BP 04 56)	Renewal (2108(i, j))	Declarations
Utility services — time element	Assumed names (2102(f))	Definitions
(BP 04 57)	Change of address (Reg 25, Part 26.6)	Insuring agreement or clause
(51 0107)	Reporting of actions (2110(i))	Additional/supplementary
8.0 OTHER COVERAGES AND OPTIONS 10%	1.3 Disciplinary actions	coverage
	Cease and desist (2405)	Conditions
8.1 National Flood Insurance	Suspension, revocation, and	Exclusions
Program	nonrenewal (2110)	Endorsements
"Write your own" versus direct	Penalties (2127)	2.4 Common policy provisions
Eligibility	1.4 Claim settlement laws and	Insureds — named, first named,
Coverage	regulations (Reg 64, Part 216)	additional, defined
Flood definition	Unfair claim practices (2601)	Policy period
Limits	Misrepresentation (2108(o))	Policy territory
Deductibles	Prohibitions (Reg 25, Part 26.5)	Cancellation and nonrenewal
Increased cost of	Consumer privacy regulation (Reg 169,	Deductibles
compliance	Parts 420.0 to .4)	Doddottbios

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Other insurance	4.2 Definitions	Deductibles
Nonconcurrency	4.3 Section II — Liability coverages	Transportation expenses
Primary	Coverage E — Personal liability	Exclusions
Excess	Coverage F — Medical payments	Duties after an accident or loss
Pro rata	to others	General provisions
Contribution by equal	Additional coverages	Selected endorsements
shares	4.4 Exclusions	Amendment of policy
Limits of liability	4.5 Conditions	provisions — New York
Per occurrence (accident)	4.6 Selected endorsements	(PP 01 79)
Per person	Special provisions — New York	Towing and labor costs
Aggregate — general versus	(HO 01 31)	(PP 03 03)
products/completed	Home business (HO 07 01)	Miscellaneous type vehicle
operations	Personal injury — New York	— New York (PP 03 29)
Single/Split	(HO 24 86)	Named non-owner coverage
Combined single	Workers' compensation —	— New York (PP 03 30)
Coninsurance	certain residence employees	Rental vehicle coverage —
Names insured provisions	— New York (HO 24 93)	New York (PP 03 46)
Duties after loss	— New York (110 24 73)	Joint ownership coverage —
Assignment	E O ALITO INCLIDANCE 100/	New York (PP 03 78)
Assignment	5.0 AUTO INSURANCE 10%	5.3 Commercial (2001) automobile policy
Insurer provisions	5.1 Laws	Commercial auto coverage forms
Liberalization	New York Motor Vehicle Financial	Business auto
Subrogation	Responsibility Law	
	Required limits of liability	Garage Truckers
Salvage Duty to defend	(Veh & Traf 333)	
Duty to defend Third-party provisions	Required proof of insurance	Motor carrier Coverage form sections
Standard mortgage clause	(Veh & Traf 311(3))	Coverage form sections  Covered autos
	New York Automobile Insurance	
Loss payable clause No benefit to bailee	Plan (5301-5304)	Liability coverage Garagekeepers coverage
No beliefft to ballee	Comprehensive Motor Vehicle	Physical damage coverage
O O AD HISTING LOCCES 440/	Insurance Reparations Act	Exclusions
3.0 ADJUSTING LOSSES 14%	(PIP) (5101-5108)	Conditions
3.1 Role of the adjuster	Notice of claim	Definitions
Duties and responsibilities	Medical	Selected endorsements
Staff and independent adjuster	Rehabilitation	
versus public adjuster	Loss of earnings	Lessor — additional insured
Relationship to the legal	Funeral	and loss payee
profession	Substitution services	(CA 20 01)
3.2 Claim reporting	Tort limitation/verbal	Mobile equipment
Claim investigation	threshold	(CA 20 15)
Claim file documentation of	Optional coverages	Auto medical payments
events	OBEL	coverage (CA 99 03)
Types of reports	Additional PIP	Drive other car coverage
Initial or first field	Uninsured motorist (3420(f))	(CA 99 10)
Interim or status	Definitions	Individual named insured
Full formal	Bodily injury only	(CA 99 17)
3.3 Liability losses	Required limits	Employees as insureds
Investigation procedures	Mandatory coverage	(CA 99 33)
Verify coverage	Supplementary	Commercial carrier regulations
Determine liability	uninsured/underinsured	The Motor Carrier Act of
Gathering evidence	motorist coverage	1980
Physical evidence	(3420(f)(2)(A)(B);	Endorsement for motor
Witness statements	Reg 35-A, Parts 60-2.0 to .4)	carrier policies of
Determining value of intangible	Definitions	insurance for public
damages	Optional	liability (MCS-90)
3.4 Coverage problems	Nonstacking	
Dealing with coverage disputes	Coverage limits	
Reservation of rights letter	Cancellation/nonrenewal (3425)	
Nonwaiver agreement	Grounds	6.0 COMMERCIAL PACKAGE POLICY
Declaratory judgment action	Notice	(CPP) 14%
3.5 Claims adjustment procedures	Choice of repair shop (2610)	6.1 Components of a commercial
Settlement procedures	Supplemental spousal liability	policy
Advance payments	(3420(g))	Common policy declarations
Draft authority	5.2 Personal (2005) automobile policy	Common policy conditions
Execution of releases	Definitions	Monoline versus package
Subrogation procedures	Liability coverage	6.2 Commercial general liability
Alternative dispute resolution	Bodily injury and property	(2001)
Appraisal	damage	Commercial general liability
Arbitration	Supplementary payments	coverage forms
Competitive estimates	Who is an insured	Bodily injury and property
Mediation	Exclusions	damage liability
Negotiation	Medical payments coverage	Personal and advertising
•	Coverage for damage to your	injury liability
4.0 HOMEOWNERS (2000) POLICY 16%	auto	Medical payments
4.1 Coverage forms	Collision	Exclusions
HO-2 through HO-6, HO-8	Other than collision	Supplementary payments
110 2 through 110 0, 110 0		- · · ·
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Who is an insured	liability — New York	Liquor liability
Limits of insurance	(BP 04 36)	Employment practices liability
	(BF 04 30)	
Conditions		Environmental liability
Definitions	8.0 WORKERS' COMPENSATION	9.3 Excess lines (Reg 41, Part 27)
Occurrence versus claims-made	INSURANCE 6%	Definitions and markets
Claims made features	8.1 Workers' Compensation laws	Licensing requirements
(Reg 121, Part 73)		9.4 Ocean marine insurance
Trigger	Types of laws	Major coverages
	Monopolistic versus	
Retroactive date	competitive	Hull insurance
Extended reporting periods	Compulsory versus elective	Protection and indemnity
<ul><li>basic versus</li></ul>	New York Workers'	Implied warranties
supplemental		9.5 Other policies
Claim information	Compensation Law	Watercraft
	Exclusive remedy	
Premises and operations	(WC 11)	Personal recreational vehicles (ATVs,
Products and completed	Employment covered	snowmobiles)
operations	(required, voluntary)	
Insured contract		INDEPENDENT AUTOMOBILE
Owners and contractors	(WC 2(3, 4, 5), 10)	INSURANCE ADJUSTER EXAMINATION
	Covered injuries	
protective liability	(WC 2(7), 10, 13, 18)	SERIES 10-66
.3 Commercial crime (2006)	Grave injuries (WC 11)	
General definitions	Occupational illness and diseases	60 questions - One-hour time limit
Burglary	(WC 3(2), 37-48)	
Theft		
Robbery	Benefits provided	1.0 INSURANCE REGULATION 10%
	(WC 12-16)	1.1 Licensing requirements
Crime coverage forms	Special disability fund	Qualifications (2108(c, g))
Commercial crime coverage	(WC 15(8)(h))	
forms (discovery/loss	Claims reporting	Process (2108(d), (f))
sustained)		Bond (2108(I))
Government crime coverage	requirements (RR 314.7)	Fingerprints (2108(d)(2))
	Volunteer Firefighters	Temporary adjuster permit
forms (discovery/loss	Rescue (or ambulance)	(2108(h, n))
sustained)	Federal Workers' Compensation	1.2 Maintenance and duration
Coverages	laws	
Employee theft		Renewal (2108(i, j))
Forgery or alteration	Federal Employers Liability	Assumed names (2102(f))
	Act (FELA)	Change of address (Reg 25, Part 26.6)
Inside the premises — theft	(45 USC 51-60)	Reporting of actions (2110(i))
of money and securities	U.S. Longshore and Harbor	1.3 Disciplinary actions
Inside the premises —	Workers' Compensation	
robbery or safe burglary	Act (33 USC 904)	Cease and desist (2405)
of other property		Suspension, revocation, and
	The Jones Act	nonrenewal (2110)
Outside the premises	(46 USC 688)	Penalties (2127)
Computer fraud	8.2 Workers' Compensation and	1.4 Claim settlement laws and
Funds transfer fraud	employers liability insurance	
Money orders and	policy	regulations (Reg 64, Part 216)
counterfeit money		Unfair claim practices (2601)
4 Farm coverage (1998)	General section	Misrepresentation (2108(o))
	Part One — Workers'	Prohibitions (Reg 25, Part 26.5)
Farm liability coverage forms	Compensation insurance	Consumer privacy regulation (Reg 169,
Coverage H — Bodily injury	Part Two — Employers liability	
and property damage	insurance	Parts 420.0 to .4)
liability	Part Three — Other states	1.5 Federal regulation
Coverage I — Personal and		Fraud and false statements
advertising injury liability	insurance	including 1033 waiver
	Part Four — Your duties if injury	(18 USC 1033, 1034)
Coverage J — Medical	occurs	
Payments	Part Five — Premium	0.0 INCLIDANCE DAGGO 400/
Livestock coverage form	Part Six — Conditions	2.0 INSURANCE BASICS 10%
Definitions	Selected endorsements	2.1 Contract basics
Conditions		Elements of a legal contract
Exclusions	Voluntary compensation	Offer and acceptance
	Foreign coverage	
Limits	endorsement	Consideration
Additional coverages	8.3 Other sources of coverage	Competent parties
Animals other than livestock	New York State Insurance Fund	Legal purpose
		Distinct characteristics of an
0 BUSINESSOWNERS (2006) POLICY 9%	(WC 76-100)	insurance contract
	Self-insured employers and	Contract of adhesion
1 Characteristics and purpose	employer groups (WC 50,	
2 Businessowners liability	60-75-a; RR 317.122)	Aleatory contract
coverage form	•	Personal contract
Coverages	O O OTHER COVERACES AND ORTIONS 140/	Unilateral contract
•	9.0 OTHER COVERAGES AND OPTIONS 11%	Conditional contract
Exclusions	9.1 Umbrella/excess liability	Legal interpretations affecting
Who is an insured	policies	contracts
Limits of insurance	Personal (DL 98 01)	
General conditions	Commercial (CU 00 01)	Reasonable expectations
Definitions	· · · · · · · · · · · · · · · · · · ·	Indemnity
3 Businessowners common	9.2 Specialty liability insurance	Utmost good faith
nolicy conditions form	Errors and omissions	Representations/

Professional liability Directors and officers liability Fiduciary liability

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7.4 Selected endorsements
Hired auto and non-owned auto

7.3 Businessowners common policy conditions form

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Warranties

Utmost good faith Representations/

misrepresentations

Concealment	3.2 Claim reporting	Bodily injury only
Fraud	Claim investigation	Required limits
Waiver and estoppel	Claim file documentation of	Mandatory coverage
2.2 Insurance principles and	events	Supplementary
concepts	Types of reports	uninsured/underinsured
Insurable interest	Initial or first field	motorist coverage
Hazards	Interim or status	(3420(f)(2)(A)(B); Reg 35-A, Parts 60-
Physical Moral	Full formal 3.3 Property losses	2.0 to .4) Definitions
Morale	Duties of insured after a loss	Optional
Negligence	Notice to insurer	Nonstacking
Elements of a negligent act	Mitigating the loss	Coverage limits
Defenses against negligence	Proof of loss	Cancellation/nonrenewal (3425)
Damages	Special requirements	Grounds
Compensatory — special	Produce books and records	Notice
versus general	Abandonment	Choice of repair shop (2610)
Punitive	Determining value and loss	Supplemental spousal liability
Absolute liability	Burden of proof of value	(3420(g))
Strict liability	and loss	4.2 Personal (2005) automobile policy
Vicarious liability	Estimates	Definitions
Direct loss	Depreciation	Liability coverage
Consequential or indirect loss	Salvage	Bodily injury and property
Blanket versus specific insurance Loss valuation	Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1)	damage Supplementary payments
Actual cash value	Claim settlement options	Who is an insured
Market value	Payment and discharge	Exclusions
Agreed value	3.4 Liability losses	Medical payments coverage
Stated amount	Investigation procedures	Coverage for damage to your
2.3 Policy structure	Verify coverage	auto
Declarations	Determine liability	Collision
Definitions	Gathering evidence	Other than collision
Insuring agreement or clause	Physical evidence	Deductibles
Additional/supplementary	Witness statements	Transportation expenses
coverage	Determining value of intangible	Exclusions
Conditions	damages	Duties after an accident or loss
Exclusions	3.5 Coverage problems	General provisions
Endorsements	Dealing with coverage disputes	Selected endorsements
2.4 Common policy provisions Insureds — named, first named,	Reservation of rights letter	Amendment of policy
additional, defined	Nonwaiver agreement Declaratory judgment action	provisions — New York (PP 01 79)
Policy period	3.6 Claims adjustment	Towing and labor costs
Policy territory	procedures	(PP 03 03)
Cancellation and nonrenewal	Settlement procedures	Miscellaneous type vehicle
Deductibles	Advance payments	<ul><li>New York (PP 03 29)</li></ul>
Other insurance	Draft authority	Named non-owner coverage
Nonconcurrency	Execution of releases	<ul><li>New York (PP 03 30)</li></ul>
Primary and excess	Subrogation procedures	Rental vehicle coverage —
Pro rata	Appraisal process	New York (PP 03 46)
Contribution by equal		Joint ownership coverage —
shares	4.0 AUTO INSURANCE 55%	New York (PP 03 78)
Limits of liability	4.1 Laws	4.3 Commercial (2001) automobile policy
Per occurrence (accident) Per person	New York Motor Vehicle Financial	Commercial auto coverage forms Business auto
Aggregate	Responsibility Law	Garage
Single/Split	Required limits of liability	Truckers
Combined single	(Veh & Traf 333) Required proof of insurance	Motor carrier
Named insured provisions	(Veh & Traf 311(3))	Coverage form sections
Duties after loss	New York Automobile Insurance	Covered autos
Assignment	Plan (5301-5304)	Liability coverage
Abandonment	Comprehensive Motor Vehicle	Garagekeepers coverage
Insurer provisions	Insurance Reparations Act	Physical damage coverage
Liberalization	(PIP) (5101-5 <sup>1</sup> 108)	Exclusions
Subrogation	Notice of claim	Conditions
Salvage	Medical	Definitions
Claim settlement options Duty to defend	Rehabilitation	Selected endorsements Lessor — additional insured
Third-party provisions	Loss of earnings	and loss payee (CA 20
Loss payable clause	Funeral	01)
No benefit to the bailee	Substitution services	Mobile equipment (CA 20
	Tort limitation/verbal	15)
3.0 ADJUSTING LOSSES 25%	Threshold Optional coverages	Auto medical payments
3.1 Role of the adjuster	OBEL OBEL	coverage (CA 99 03)
Duties and responsibilities	Additional PIP	Drive other car coverage
Relationship to the legal	Uninsured motorist (3420(f))	(CA 99 10)
profession	Definitions	Individual named insured

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(CA 99 17)	misrepresentations	Subrogation
Employees as insureds (CA	Warranties	Salvage
99 33)	Concealment	Claim settlement options
Commercial carrier regulations	Fraud	Duty to defend
The Motor Carrier Act of	Waiver and estoppel	Third-party provisions
1980	2.2 Insurance principles and	Loss payable clause
Endorsement for motor	concepts	No benefit to the bailee
carrier policies of	Insurable interest	
insurance for public	Hazards	3.0 ADJUSTING LOSSES 18%
liability (MCS-90)	Physical	3.1 Role of the adjuster
	Moral	Duties and responsibilities
	Morale	Staff and independent adjuster
INDEPENDENT AVIATION	Negligence	versus public adjuster
INSURANCE ADJUSTER EXAMINATION	Elements of a negligent act	Relationship to the legal
SERIES 10-67	Defenses against negligence Damages	profession
40 guartiana One hour time limit	Compensatory — special	3.2 Claim reporting
60 questions - One-hour time limit	versus general	Claim investigation
	Punitive	Claim file documentation of
1.0 INSURANCE REGULATION 10%	Absolute liability	events
1.1 Licensing requirements	Strict liability	Types of reports Initial or first field
Qualifications (2108(c, g))	Vicarious liability	Interim or status
Process (2108(d), (f))	Named perils versus open perils (all risk)	Full formal
Bond (2108(I))	Direct loss	3.3 Property losses
Fingerprints (2108(d)(2))	Consequential or indirect loss	Duties of insured after a loss
Temporary adjuster permit (2108(h, n))	Blanket versus specific insurance	Notice to insurer
1.2 Maintenance and duration	Basic types of construction	Mitigating the loss
Renewal (2108(i, j))	Loss valuation	Proof of loss
Assumed names (2102(f))	Actual cash value	Special requirements
Change of address (Reg 25, Part 26.6)	Broad evidence rule	Produce books and records
Reporting of actions (2110(i))	Replacement cost Functional replacement cost	Abandonment
1.3 Disciplinary actions	Market value	Determining value and loss
Cease and desist (2405)	Agreed value	Burden of proof of value
Suspension, revocation, and	Stated amount	and loss
nonrenewal (2110)	2.3 Policy structure	Estimates Depreciation
Penalties (2127)	Declarations	Salvage
1.4 Claim settlement laws and	Definitions	Claim settlement options
regulations (Reg 64, Part 216)	Insuring agreement or clause	Payment and discharge
Unfair claim practices (2601) Misrepresentation (2108(o))	Additional/supplementary	3.4 Liability losses
Suit against insurer (3404)	coverage	Investigation procedures
Prohibitions (Reg 25, Part 26.5)	Conditions	Verify coverage
Consumer privacy regulation (Reg 169,	Exclusions	Determine liability
Parts 420.0 to .4)	Endorsements	Gathering evidence
1.5 Federal regulation	2.4 Common policy provisions Insureds — named, first named.	Physical evidence
Fraud and false statements	additional, defined	Witness statements
including 1033 waiver	Policy period	Determining value of intangible
(18 USC 1033, 1034)	Policy territory	damages 3.5 Coverage problems
Terrorism Risk Insurance Act of	Cancellation and nonrenewal	Dealing with coverage disputes
2002 and Extension Act of	Deductibles	Reservation of rights letter
2007 (15 USC 6701; S467)	Other insurance	Nonwaiver agreement
	Nonconcurrency	Declaratory judgment action
	Primary	3.6 Claims adjustment
2.0 INSURANCE BASICS 10%	Excess	procedures
	Pro rata	Settlement procedures
2.1 Contract basics Elements of a legal contract	Contribution by equal	Advance payments
Offer and acceptance	shares Limits of liability	Draft authority
Consideration	Per occurrence (accident)	Execution of releases
Competent parties	Per person	Subrogation procedures
Legal purpose	Aggregate — general versus	Appraisal process
Distinct characteristics of an	products/completed	4.0 CENEDAL DEIMOIDLES AND
insurance contract	operations	4.0 GENERAL PRINCIPLES AND
Contract of adhesion	Split	DEFINITIONS 20%
Aleatory contract	Combined single	4.1 In flight
Personal contract	Reinstatement of limits	4.2 Not in flight
Unilateral contract	Coinsurance	4.3 Use of airplane

Vacancy or unoccupancy

Named insured provisions

Assignment Abandonment

Liberalization

Insurer provisions

Duties after loss

- 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

Conditional contract

Legal interpretations affecting

Reasonable expectations Indemnity Utmost good faith Representations/

contracts

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(I))

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

Federal bankruptcy court

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** 

46

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 mone
orders
Pension plans, ERISA
compliance
Servicing contractors
Trading loss
Voice initiated electronic
funds transfer (VIT)
5.4 Public employee bonds
Coverage Form O — Public
E F Commorcial crime (2004)
Commercial crime coverage
forms
Governmental crime
coverage forms
_
Forgery or alteration
Inside the premises — theft
Inside the premises —
Computer fraud
Funds transfer fraud
counterfeit money
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

#### INDEPENDENT INLAND MARINE **ADJUSTER EXAMINATION SFRIFS 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(I))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n))

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1.2	Mair	ntenance	and (	durat	ion
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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

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
	Liability losses
- 1	nvestigation procedures
	Verify coverage
	Determine liability
(	Gathering evidence
	Physical evidence
	Witness statements
L	Determining value of intangible
	damages
	Coverage problems
[	Dealing with coverage disputes
	Reservation of rights letter
	Nonwaiver agreement
	Declaratory judgment action
360	Claims adjustment
	procedures
	Settlement procedures
	Advance payments
	Draft authority
	Execution of releases
	Subrogation procedures
Α	ppraisal process
	ppraisar process
•	ppraisar process
	COMMERCIAL PACKAGE POLICY
4.0	COMMERCIAL PACKAGE POLICY
4.0 (	COMMERCIAL PACKAGE POLICY (CPP) 38%
4.0 (	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial
4.0 (	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial policy
4.0 ( 4.1 (	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial policy common policy declarations
4.0 ( 4.1 ( C C	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial policy common policy declarations common policy conditions
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4.0 ( 4.1 ( C C C 4.2 (	COMMERCIAL PACKAGE POLICY (CPP) 38%  Components of a commercial coolicy common policy declarations common policy conditions Monoline versus package Commercial inland marine Nationwide marine definition
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4.0 ( 4.1 ( 4.1 ( C C C C	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial colicy common policy declarations common policy conditions common policy conditions commercial inland marine Nationwide marine definition Commercial inland marine conditions forms Commercial Inland marine coverage forms Accounts receivable
4.0 ( 4.1 ( 4.1 ( C C C C	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial colicy common policy declarations common policy conditions Monoline versus package Commercial inland marine Nationwide marine definition Commercial inland marine conditions forms Commercial Inland marine coverage forms Accounts receivable Commercial articles
4.0 ( 4.1 ( 4.1 ( C C C C	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial colicy common policy declarations common policy conditions common policy conditions commercial inland marine Nationwide marine definition Commercial inland marine conditions forms Commercial Inland marine coverage forms Accounts receivable
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4.0 ( 4.1 ( 4.1 ( C C C C	COMMERCIAL PACKAGE POLICY (CPP) 38% Components of a commercial colicy common policy declarations common policy conditions Monoline versus package Commercial inland marine Nationwide marine definition Commercial inland marine conditions forms Commercial Inland marine coverage forms Accounts receivable Commercial articles Contractors equipment floater
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noolal requirements

- 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	INSL	JRANC	F RFG	IJI AT	ION	6%
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1.1 Licensing requirements Qualifications (2108(c, g)) Process (2108(d), (f)) Bond (2108(I)) 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

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



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
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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
3.0 Claims adjustinem
procedures
procedures
procedures Settlement procedures
procedures Settlement procedures Advance payments
procedures Settlement procedures
procedures Settlement procedures Advance payments Draft authority
procedures Settlement procedures Advance payments Draft authority Execution of releases
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<ul> <li>4.5 Common exclusions from coverage Pre-existing conditions</li> <li>4.6 Accident and health insurance claims Insured's notice Standard claim forms</li> </ul>
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Pre-existing conditions 4.6 Accident and health insurance claims Insured's notice
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Insured's notice
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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
Cumulativo trauma
Cumulative trauma
Repetitive motion injuries
Repetitive motion injuries Lung disease
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis Stroke
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis Stroke Tachycardia
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis Stroke Tachycardia Atherosclerosis
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis Stroke Tachycardia
Repetitive motion injuries Lung disease Diabetes mellitus Glaucoma Hypertension Arthritis Osteomyelitis Stroke Tachycardia Atherosclerosis Coronary thrombosis Mental wellness 5.4 Medical tests
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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)
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
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)
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
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)
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
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
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)

# 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 -

## 8.0 AUTO INSURANCE 9%

Overflow (HO 23 85)

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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
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certain residence employees New York (HO 24 93)

Water Back Up and Sump Discharge or

Credit disability

Vision care

Prescription drugs

Loss of earnings	Collision	who is an insured
Funeral	Other than collision	Limits of insurance
Substitution services	Deductibles	Conditions
Tort limitation/verbal	Transportation expenses	Definitions
Threshold	Exclusions	Occurrence versus claims-made
Optional coverages	Duties after an accident or loss	(Reg 121, Part 73)
OBEL	General provisions	Claims made features (Reg 121, Part 73)
Additional PIP	Selected endorsements	Trigger
Uninsured motorist (3420(f))	Amendment of policy	Retroactive date
Definitions	provisions — New York	Extended reporting periods
Bodily injury only	(PP 01 79)	<ul><li>basic versus</li></ul>
Required limits	Towing and labor costs	supplemental
Mandatory coverage	(PP 03 03)	Claim information
Supplementary	Miscellaneous type vehicle	Premises and operations
uninsured/underinsured	— New York (PP 03 29)	Products and completed
motorist coverage	Named non-owner coverage	operations
	— New York (PP 03 30)	Insured contract
(3420(f)(2)(A)(B); Reg 35-D, Parts 60-		
2.0 to .4)	Rental vehicle coverage —	Owners and contractors
Definitions	New York (PP 03 46)	protective liability
Optional	Joint ownership coverage —	9.3 Commercial property (2000)
Nonstacking	New York (PP 03 78)	Commercial property conditions
Coverage limits	8.4 Commercial (2001) automobile policy	form
Mandatory inspection requirements	Commercial auto coverage forms	Coverage forms
for private passenger automobiles	Business auto	Building and personal
(Reg 79, Parts 67.0 to .11)	Garage	property
Cancellation/nonrenewal (3425)	Truckers	Condominium association
Grounds	Motor carrier	Condominium commercial
Notice	Coverage form sections	unit-owners
Choice of repair shop (2610)	Coverage form sections  Covered autos	Builders risk
Supplemental spousal liability	Liability coverage	Business income/extra expense
(3420(g))	Garagekeepers coverage	Legal liability
8.2 Vehicle parts and	Physical damage coverage	Definitions
construction	Exclusions	Causes of loss forms
Body	Conditions	Basic
Front end	Definitions	Broad
Rear body	Selected endorsements	Special
Quarter panels	Lessor — additional insured	Selected endorsements
Doors	and loss payee	Ordinance or law
Roof	(CA 20 01)	(CP 04 05)
Bumpers/urethane repairs	Mobile equipment	Spoilage (CP 04 40)
Lamps	(CA 20 15)	Earthquake and volcanic
Cowl	Auto medical payments	eruption (CP 10 40)
Floor pan	coverage (CA 99 03)	Flood coverage (CP 10 65)
Rocker panels	Drive other car coverage	Peak season limit of
Pillars	(CA 99 10)	insurance (CP 12 30)
Substructure	Individual named insured	
		Value reporting form
Frame	(CA 99 17)	(CP 13 10)
Unibody	Employees as insureds	9.4 Commercial crime (2006)
Mechanical	(CA 99 33)	General definitions
Engine	Commercial carrier regulations	Burglary
Cooling system	The Motor Carrier Act of	Theft
Electrical system/computers	1980	Robbery
Exhaust system	Endorsement for motor	Crime coverage forms
Fuel system	carrier policies of	Commercial crime coverage
Heating and air conditioning	insurance for public	forms (discovery/loss
systems	liability (MCS-90)	sustained)
Brakes/ABS		Government crime coverage
Steering	9.0 COMMERCIAL PACKAGE POLICY	forms (discovery/loss
Suspension		sustained)
Transmission	(CPP) 9%	Coverages
Air bags/SRS	9.1 Components of a commercial	Employee theft
•	policy	
Glass	Common policy declarations	Forgery or alteration
Interior	Common policy conditions	Inside the premises — theft
Paint	Monoline versus package	of money and securities
8.3 Personal (2005) automobile policy	9.2 Commercial general liability	Inside the premises —
Definitions	(2001)	robbery or safe burglary
Liability coverage	Commercial general liability	of other property
Bodily injury and property	coverage forms	Outside the premises
damage	Bodily injury and property	Computer fraud
Supplementary payments	damage liability	Funds transfer fraud
Who is insured	Personal and advertising	Money orders and
Exclusions		counterfeit money
Medical payments coverage	injury liability	9.5 Commercial inland marine
Coverage for damage to your	Medical payments coverage	Nationwide marine definition
auto	Exclusions	Commercial inland marine
auto	Supplementary payments	Commercial iniana marine

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conditions forms	Definitions	Voluntary compensation
Commercial Inland marine coverage	10.3 Businessowners liability	Foreign coverage
forms	coverage form	endorsement
	•	
Accounts receivable	Coverages	11.3 Other sources of coverage
Commercial articles	Exclusions	New York State Insurance Fund
Contractors equipment	Who is an insured	(WC 76-100)
floater	Limits of insurance	Self-insured employers and
Electronic data processing	General conditions	employer groups (WC 50,
Equipment dealers	Definitions	60-75-a; RR 317.122)
Installation floater	10.4 Businessowners common	
Jewelers block	policy conditions	12.0 SURETY BONDS 2%
Signs	10.5 Selected endorsements	
		12.1 Nature of surety bonds
Valuable papers and records	Protective safeguards	Surety bonds versus insurance
Transportation coverages	(BP 04 30)	Parties of a surety bond
Common carrier legal	Hired auto and non-owned auto	•
liability	liability — New York	Principal
		Obligee
Motor truck cargo	(BP 04 36)	Surety
Transit coverage	Utility services — direct damage	12.2 Types of surety bonds
.6 Boiler and machinery (2001)	(BP 04 56)	Contract bonds
Equipment breakdown protection	Utility services — time element	
coverage form (BM 00 20)	(BP 04 57)	Bid
	(BF 04 37)	Performance
Selected endorsements		Public official bond
Business income — Report	11.0 WORKERS' COMPENSATION	Judicial bonds
of values (BM 15 31)	INSURANCE 6%	
Actual cash value		Fiduciary bonds
	11.1 Workers' Compensation laws	Miscellaneous surety bonds
(BM 99 59)	Types of laws	Indemnity
7 Farm coverage (1998)	Monopolistic versus	Financial guarantee
Farm property coverage forms	competitive	Lost instrument
Coverage A — Dwellings		Reclamation
Coverage B — Other private	Compulsory versus elective	
	New York Workers'	Self-insurance workers
structures	Compensation Law	Compensation
Coverage C — Household	Exclusive remedy	'
personal property	(WC 11)	42.0 FIDELITY COVEDAGES 20/
Coverage D — Loss of use		13.0 FIDELITY COVERAGES 3%
Coverage E — Scheduled	Employment covered	13.1 Nature of fidelity bonds
	(required, voluntary)	Insuring agreement
farm personal property	(WC 2(3, 4, 5), 10)	
Coverage F — Unscheduled	Covered injuries	Discovery versus loss sustained
farm personal property		forms
Coverage G — Other farm	(WC 2(7), 10, 13, 18)	Bond period
	Grave injuries (WC 11)	Discovery period
structures	Occupational illness and diseases	Limit of liability
Farm liability coverage forms	(WC 3(2), 37-48)	
Coverage H — Bodily injury	Benefits provided	Aggregate
and property damage		Single loss
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liability	Special disability fund	13.2 Employee dishonesty
Coverage I — Personal and	(WC 15(8)(h))	coverage
advertising injury liability	Claims reporting	•
Coverage J — Medical	requirements (RR 314.7)	Individual bonds
payments		Blanket
	Volunteer Firefighters' and	Scheduled
Mobile agricultural machinery	Volunteer Ambulance Workers'	Named employee
and equipment coverage form	Benefit	1 3
Livestock coverage form	Federal Workers' Compensation	Specified position
Definitions		Pension plan, ERISA compliance
Cause of loss (basic, broad and	Laws	13.3 Financial institution bonds
the state of the s	Federal Employers Liability	Form 14 Securities dealers
special)	Act (FELA)	Form 15 Finance companies
Conditions	(45 ÙSC 51-60)	
Exclusions	U.S. Longshore and Harbor	Form 23 Credit unions
Limits		Form 24 Banks and thrifts
	Workers' Compensation	Form 25 Insurance companies
Additional coverages	Act (33 USC 904)	A — Fidelity
Animals other than "livestock"	The Jones Act (46 USC	
	688)	B — On premises
0.0 BUSINESSOWNERS (2006) POLICY 8%		C — In transit
	11.2 Workers' Compensation and	D — Forgery or alteration
0.1 Characteristics and purpose	employers liability insurance	E — Securities (forgery)
0.2 Businessowners property	policy	13.4 Public employee bonds
coverage forms (standard	General section	
and special)	Part One — Workers'	Coverage Form O — Public
		employee dishonesty
Coverage	Compensation insurance	
Causes of loss	Part Two — Employers liability	14.0 AVIATION HULL COVERAGES 3%
Exclusions	insurance	
Who is insured	Part Three — Other states	14.1 Comprehensive
THIS IS HISWICK	Tare This of Other States	14.2 Named parils

insurance

Part Five — Premium

Part Six — Conditions Selected endorsements

occurs

Part Four — Your duties if injury

- 14.2 Named perils
- 14.3 Deductibles

# 15.0 AIRCRAFT LIABILITY COVERAGES 3%

15.1 Bodily injury liability (excluding passengers)

Limits of insurance

Loss conditions General conditions

Optional coverages Additional coverages

Deductibles

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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

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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(I))

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(I))

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)

Danaltina (2127)	2.1 Dala of the adjuster	4.2 Damanal (2005) automobile maliau
Penalties (2127)	3.1 Role of the adjuster	4.2 Personal (2005) automobile policy
1.4 Claim settlement laws and	Duties and responsibilities	Definitions
regulations (Reg 64, Part 216)	Relationship to the legal	Duties after an accident or loss
Unfair claim practices (2601)	profession	General provisions
Misrepresentation (2108(o))	3.2 Claim reporting	Selected endorsements
	Claim investigation	
Prohibitions (Reg 25, Part 26.5)	•	Personal injury protection
Consumer privacy regulation (Reg 169,	Claim file documentation of	coverage — New York
Parts 420.0 to .4)	events	(PP 05 87)
1.5 Federal regulation	Types of reports	Additional personal injury
Fraud and false statements	Initial or first field	protection coverage —
including 1033 waiver (18	Interim or status	New York (PP 05 88)
USC 1033, 1034)	Full formal	Personal injury protection
030 1033, 1034)		
	3.3 Coverage problems	coverage (motorcycles)
2.0 INSURANCE BASICS 10%	Dealing with coverage disputes	<ul> <li>New York (PP 05 89)</li> </ul>
2.1 Contract basics	Nonwaiver agreement	Exclusion of medical
	Declaratory judgment	expense from personal
Elements of a legal contract	action	Injury protection
Offer and acceptance		
Consideration	3.4 Controlling medical costs	coverage — New York
Competent parties	Managed care	(PP 05 92)
Legal purpose	Utilization review	4.3 Commercial (2001) automobile policy
Distinct characteristics of an	Inpatient services	Commercial auto coverage forms
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	Hospital bill auditing	Garage
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Aleatory contract		
Personal contract	3.5 Investigation and evaluation	Motor carrier
Unilateral contract	Workers' Compensation	Coverage form sections
Conditional contract	compensability	Covered autos
	Employee/non-employee	Exclusions
Legal interpretations affecting	Arising out of employment	Conditions
contracts	Arising in the course of	Definitions
Reasonable expectations	•	
Indemnity	employment	Selected endorsements
Utmost good faith	No-fault	New York mandatory
Representations/	Eligible persons	personal injury protection
·	Documentation	(CA 22 32)
misrepresentations	First report of injury	Additional personal injury
Warranties	Claimant statement	protection — New York
Concealment		
Fraud	Insured's records	(CA 22 33)
Waiver and estoppel	Witness statements	New York mandatory
2.2 Insurance principles and	Current activity reports	personal injury protection
concepts	3.6 Claims reserves	<ul><li>motorcycles</li></ul>
•	Components	(CA 22 48)
Hazards	Indemnity/work loss	New York exclusion of
Physical	Medical	medical expense from
Moral		· · · · · · · · · · · · · · · · · · ·
Morale	Expense	mandatory personal
2.3 Policy structure	Factors affecting reserves	injury protection
Declarations	Reserving techniques	(CA 22 49)
Definitions	Individual case method	New York optional basic
	Formula method	economic loss coverage
Insuring agreement or clause	Round-table technique	(CA 22 60)
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Conditions	Analysis	5.0 WORKERS' COMPENSATION
Exclusions	On-site inspections	INSURANCE 20%
Endorsements	Selecting an evaluating	5.1 Workers' Compensation laws
	physician	
2.4 Common policy provisions	Physician evaluation	Types of laws
Insureds — named, first named,	Disposition	Monopolistic versus
additional, defined	·	competitive
Policy period	Arbitration	Compulsory versus elective
Policy territory	Management of rehabilitation	New York Workers'
Cancellation and nonrenewal	programs	Compensation Law
Deductibles	Facilities	Exclusive remedy
	Coordination of treatment	
Other insurance	Discharge procedure	(WC 11)
Primary and excess	bischarge procedure	Employment covered
Limits of liability		(required, voluntary)
Per occurrence (accident)	4.0 AUTOMOBILE INSURANCE 20%	(WC 2(3, 4, 5), 10)
Per person	4.1 Laws	Covered injuries
Single/Split	Comprehensive Motor Vehicle	(WC 2(7), 10, 13, 18)
Named insured provisions	Insurance Reparations Act	Grave injuries (WC 11)
Duties after loss	(PIP) (5101-5108)	Occupational illness and diseases
Assignment	Medical	(WC 3(2), 37-48)
Insurer provisions	Rehabilitation	Benefits provided
Liberalization	Loss of earnings	(WC 12-16)
Subrogation	Funeral	Special disability fund
Duty to defend	Substitution services	(WC 15(8)(h))
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Tort limitation/verbal

threshold

# 3.0 ADJUSTING LOSSES 20%



Claims reporting requirements (RR 314.7)

Volunteer Firefighters	Laboratory  Padiagraphy (V ray)	(4240; Reg 47, Part 50.3; Reg 77, Pa
Rescue (or ambulance) Federal Workers' Compensation	Radiography (X-ray)	54.3))
laws	Magnetic resonance imaging (MRI)	2.4 Group life insurance Conversion to individual policy
Federal Employers Liability	Computerized tomography	(3220)
Act (FELA)	(CT or CAT)	2.5 Viatical Settlements
(45 USC 51-60)	Electromyography (EMG)	(Reg. 148, Part 380.2, 380.3, 380.6
U.S. Longshore and Harbor	Nerve conduction studies	380.8; 2406; 7801-3)
Workers' Compensation	Myelography	Definitions
Act (33 USC 904)	Arthroscopy	License requirements (Sec. 7802 (a))
The Jones Act	Electrocardiogram (EKG or ECG)	License revocation
(46 USC 688)	Electroencephalography (EEG)	
5.2 Workers' Compensation and		3.0 NEW YORK LAWS AND
employers liability insurance		REGULATIONS PERTAINING TO
policy	LIFE, ACCIDENT AND HEALTH	ACCIDENT AND HEALTH
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Part One — Workers'	EXAMINATION	3.1 Licensee responsibilities in
Compensation insurance	SERIES 10-73	individual health insurance
Part Two — Employers liability		Marketing requirements
insurance Part Three — Other states	50 questions - One-hour time limit	Advertising
insurance		(Reg 24, Parts 215.1 to .18)
Part Four — Your duties if injury	1.0 INSURANCE REGULATION 5%	3.2 Individual health insurance
occurs	(See Page 12)	provisions
Part Five — Premium	-	Required provisions
Part Six — Conditions	2.0 NEW YORK LAWS AND	Entire contract; changes
Selected endorsements	REGULATIONS PERTAINING TO LIFE	(3216(d)(1)(A))
Voluntary compensation	INSURANCE AND ANNUITIES 43%	Time limit on certain defenses
Foreign coverage	2.1 Licensee responsibilities	(3216(d)(1)(B))
endorsement	Solicitation and sales	Grace period
5.3 Other sources of coverage	presentations	(3216(d)(1)(C))
New York State Insurance Fund	Advertising (2122)	Reinstatement
(WC 76-100)	Life Insurance Company	(3216(d)(1)(D)
Self-insured employers and	Guaranty Corporation	Claim procedures
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60-75-a; RR 317.122)	Policy summary	Legal actions
	(3209; Reg 74, Part 53-2.2)	(3216(d)(1)(K))
6.0 UNDERSTANDING THE LANGUAGE	Buyer's guide	Change of beneficiary
OF MEDICAL REPORTS 20%	(3209; Reg 74, Part 53-2.6) Illustrations	(3216(d)(1)(L))
6.1 Medical terminology and	(Reg 74, Parts 53-3.1 to .6)	Other provisions
abbreviations	Replacement (2123(a)	Misstatement of age
Location terms	(2, 3); Reg 60, Parts 51.1 to	(3216(d)(2)(B)
Movement terms	.8)	Other insurance in this
Prefixes, suffixes and root words	Field underwriting	insurer (3216(d)(2)(C)
Abbreviations used in medical	Application procedures	Insurance with other
reports Medical specialties	including backdating of	Insurers (3216(d)(2)(D- E))
6.2 Basic human anatomy	policies (3208)	Relation of earnings to
Skeletal structure	2.2 Individual underwriting by	insurance
Nervous system	the insurer	(3216(d)(2)(f))
Respiratory system	Insurable interest (3205)	Unpaid premium
Cardiovascular system	Life insurance on minors (3207)	(3216(d)(2)(G))
Abdominal organs	Medical examinations and lab	Cancellation
6.3 Common injuries and	tests including HIV (2611)	(3216(d)(2)(H))
diseases	2.3 Required provisions (3203)	Conformity with state
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Fractures	(3203(a)(4), 3204) Right to examine (free look)	(3216(d)(2)(J)
Soft tissue injuries	(3203(a)(11))	Intoxicants and narcotics
Brain injuries	Grace period (3203(a)(1))	(3216(d)(2)(K)
Burn classifications	Reinstatement	Renewability clause (3216(g))
Cumulative trauma	(3203(a)(10))	3.3 Medical plans
Repetitive motion injuries	Incontestability	Basic hospital, basic medical,
Lung disease Diabetes mellitus	(3203(a)(3))	basic surgical (Reg 62, Parts 52.5 to 52.7)
Glaucoma	Misstatement of age	New York mandated benefits and
Hypertension	(3203(a)(5))	offers (individual and/or
Arthritis	Exclusions (3203(b, c))	group)
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Tachycardia	Accelerated (living) benefit	Full-time students
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Coronary thrombosis	Annuities (3219, 4220, 4223)	Policy extension for
Mental wellness	Regulation of variable products	handicapped children
6.4 Medical tests	(SEC, NASD and New York	(3216(c)(4)(A))

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Newborn child coverage	Prohibition of geographical	Monopolistic versus
(3216(c)(4)(C))	redlining (3429, 3430, 3433;	competitive
Timothy's Law	Reg 90, Parts 218.1 to .7)	Compulsory versus elective
Infertility	Cancellation and nonrenewal	Exclusive remedy (RL WC 11)
3.4 HIPAA (Health Insurance	(3425, 3426)	Employment covered (required,
Portability and Accountability	2.2 Terrorism Risk Insurance Act	voluntary)
Act) requirements	of 2002 and Extension Act of	(WC 2(3, 4, 5), 10)
Pre-existing conditions (3232)	2007 (15 USC 6701; S467)	Covered injuries (WC 2(7),
Creditable coverage (3232-a)	2.3 Auto insurance laws	10, 13, 18)
3.5 Group health insurance	New York Motor Vehicle Financial	Grave injuries (WC 11)
Coordination of benefits	Responsibility Law	Occupational disease
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Types of eligible groups (4235)	Required proof of insurance	(WC 12-16)
Definition of eligible group (4235(b))	(Veh & Traf 311(3))	Special disability fund
3.6 Long-term care (LTC)	Insurance Information and	(WC 15(8)(h))
insurance	Enforcement System (IIES)	Claims reporting requirements
Exclusions (Reg 62, Part 52.25(b)(2))	notification to DMV (Veh & Traf	(Workers' Compensation Board
Renewability (Reg 62, Part 52.25(b)(1))	313(2))	Regulation Part 314.7)
Required disclosure provisions	New York Automobile Insurance	Federal Workers' Compensation
(Reg 62, Part 52.65)	Plan (5301-5304)	laws
Replacement (Reg 62, Part 52.29)	Purpose	Federal Employers Liability
Permitted compensation	Eligibility	Act (FELA)
arrangements (Reg 62, Part 52.25(e))	Coverage	(45 USC 51-60)
Inflation protection (COLA)	Binding authority	U.S. Longshore and Harbor
(Reg 62, Part 52.25(c)(3))	Comprehensive Motor Vehicle	Workers 'Compensation
Nonforfeiture benefit (Reg 62, Part	Insurance Reparations Act	Act (33 USC 904)
52.25(c)(7))	(PIP) (5101-5108) Notice of claim	The Jones Act
3.7 Small employer medical	Medical	(46 USC 688) Other sources of coverage
plans Definition of small employer	Rehabilitation	New York State Insurance
(Reg 145, Part 360.2(f))	Loss of earnings	Fund (WC 76-100)
Availability of coverage	Funeral	Self-insured employers and
(Reg 145, Parts 360.2(e), .3)	Substitution services	employer groups (Workers'
Renewability (Reg 145, Part 360.2(e))	Tort limitation/verbal	Compensation Board Regulation
3.8 Medicare supplements	threshold	Parts 317.1 to .22)
Open enrollment (Reg 62, Part 52.22(k))	Optional coverages	New York State Disability
New York regulations and	OBEL	Benefits Law
required provisions	Additional PIP	Purpose
Standards for marketing	Motor Vehicle Accident	Definitions
(Reg 62, Part 52.22(i))	Indemnification Corporation	Employment covered
Permitted compensation	Act (5201-5225)	Benefits
arrangements	Uninsured motorist (3420(f))	2.5 New York Property Insurance
(Reg 62, Part 52.22(h))	Definitions	Underwriting Association
Appropriateness of	Bodily injury only	(FAIR PLAN) (5401-5412)
recommended purchase or	Required limits  Mandatory coverage	Purpose
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Disclosure statement	motorist coverage	2.6 National Flood Insurance
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52.22(b)(1)(i))	Definitions	Eligibility
3.9 Community rating of policies	Optional	Coverage
(4317; Reg 145, Part 360)	Nonstacking	Flood definition
3.10 Healthy New York (4326)	Coverage limits	Limits
3.11 Family Health Plus	Mandatory inspection	Deductibles
3.12 Child Health Plus	requirements for private	Increased cost of
	passenger automobiles	compliance
PROPERTY AND CASUALTY INSURANCE	(Reg 79, Parts 67.0 to .11)	Forms
LAWS AND REGULATIONS EXAMINATION	Cancellation/nonrenewal (3425)	Dwelling
SERIES 10-74	Grounds	General
50 marting 0 mail 11 11 11	Notice Choice of repair shop (2610)	Residential Condominium Building Association
50 questions - One-hour time limit	Choice of repair shop (2610) Supplemental spousal liability	Policy
	(3420(g))	i oney
1.0 INSURANCE REGULATION 33%	Commercial carrier regulations	
(See Page 12)	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



2.0 NEW YORK LAWS AND REGULATIONS PERTAINING TO PROPERTY AND CASUALTY INSURANCE 67%

2.1 Property and casualty underwriting

## SECCIÓN 1.0: REGLAMENTACIÓN SOBRE SEGUROS

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(I)) 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(q)(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))

#### 1.2. Reglamentación Estatal

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Medidas disciplinarias

Orden de cesar y abstenerse (2406)

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Prácticas de conciliación de

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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

Asequradores 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

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#### 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(I))

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

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 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

aobierno

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)

Ilustraciones (Reg 74, Parte 53-3.1 a .6)

Métodos de comparación de costos de las pólizas de seguro de

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

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%**

#### Disposiciones requeridas (3203)

Propiedad

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

#### CONSIDERACIONES SOBRE **IMPUESTOS FEDERALES PARA SEGUROS DE VIDA Y ANUALIDADES 9%**

#### 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

#### Renovaciones y transferencias (IRA y planes calificados)

#### 7.6 Intercambios de la Sección 1035

#### 8.0 PLANES CALIFICADOS 4%

Requisitos generales

Contribuciónes definidas contra plan de beneficios definidos

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)

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(I))

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,

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

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



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,

#### 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

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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

#### 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)(l))

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

#### 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%

#### Beneficios 7.1

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))

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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

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(I))

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 Éstatal

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 compensaciones (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

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)

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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)(l))

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

#### Seguro de ingresos de incapacidad individual 11.2

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 trabaiador

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** 

#### Aspectos unicos de suscripción de incapacidad individual 11.3

Ocupacional /consideraciones avocacionales

Limite de beneficios

Alternatives de poliza emitada

#### Seguro de Ingreso de Incapacidad grupal

Grupo contra planes individuales

Incapacidad a plazo corto (STD)

Incapacidad a largo plazo (LTD)

#### Seguro de incapacidad para Negocios

Persona clave ingreso de incapacidad

Incapacidad compra-venta poliza

Poliza gastos generales de negocio

#### Planes Médicos 7%

#### 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

#### Mandato de beneficios y ofertas de Nueva York (individual 12.4 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

#### 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%

## 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

#### 13.2 Reglamentos y disposiciones requeridas de Nueva York

66

Renovabilidad (Reg 62, Parte 52.25)(b)(1))

Reguerida 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))

## 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 globales (equipos, pasajeros, y otros)

## 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)

## 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

#### Seguro de salud grupal del empleador 14.6

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))

#### Planes médicos de empleadores pequeños 14.7

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%

#### 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

#### Ley Estatal de Beneficios del Estado de Nueva York 15.3

Propósito

**Definiciones** 

Empleo cubierto

Beneficios

#### Medicaid 15.4

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

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)

#### SEGURO PRIVADO PARA CIUDADANOS MAYORES Y PERSONAS **CON NECESIDADES ESPECIALES 6%**

#### Suplementos de Medicare 16.1

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))

#### Otras opciones de Medicare para personas individuales 16.2

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(I))

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 A LOS SEGUROS DE VIDA Y ANUALIDADES 43%

RELACIONADOS

#### 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)(l))

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

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# 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. <b>Telephone</b> : Home	Office
7. Birth Date:	M M D D Y Y
8 Fmail·	@ (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. <b>G</b> 6	ender I decline to participate Female Male Unspecified	10. Ra	I decline to American la Asian Black or Af	ndian ar rican An vaiian ar re races	nd Alaska Native nerican nd Other Pacific Islander		Edu	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 Δι	ge Group	12 F+I	nicity			1/	Nat	ive Language
12. A	I decline to participate	13. Eti	I decline to	nartici	nate	14.		I decline to participate
	Under 18		American/					Arabic
	18-24		Chinese		Mexican			Chinese
	25-29		Cuban		Polish			English
	30-34		Dutch		Puerto Rican			French
	35-39		English		Russian			German
	40-44		Filipino		Scottish			Italian
	45-49		French		Swedish			Korean
	50-54		German		Vietnamese			Polish
	55-59		Irish		Other Asian			Russian
	60-64		Italian		Other European			Spanish
	65 and over		Japanese		Other Hispanic or Latino			Tagalog
	Unspecified		Korean		Unspecified .			Vietnamese

The following sections 15-18 are Mandatory.

## 15. Examination:

Series	Examination Title	Page	Exam	Total
		Number	Fee	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	

	(Money Order, Cashier's Check, MasterCard or VISA are accepted. Make checks payable to "PSI name on the check). Personal and company checks are not accepted.
Credit card (MasterCard or VISA) payment acce	pted 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
	vided on this registration form (and/or telephonically to PSI) is correct. I understand that any of licensure. I have read and understand the examination information bulletin.
Signature:	Date:
Complete and forwar	rd this registration form with the applicable examination fee to:

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 Na	me:Last Name		t Name	
Address:				
	Street		City, State, Zip Code	
Telepho	ne : (	(Work		
	ldress:  ny special arrangements you require (requests must			
	Reader (as accommodation for visual impairment or learning disability)		Extended Time (Additional time requested:	)
	Large-Print written examination		Other	
	Out-of-State Testing Request (this request does not require additional documentation)			
	Site requested:	_		

- **№** 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) www.psiexams.com

# PSI licensure:certification 3210 E Tropicana Las Vegas, NV 89121

FIRST CLASS MAIL