

CONNECTICUT

Insurance Department

Licensing Information Bulletin

For exams given on or after September 1, 2011

Register online at
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Providing License Examinations for the State of Connecticut

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Introduction

A message from the Department

This bulletin provides you with information about the processes for becoming licensed by the Connecticut Insurance Department (referred to as “the Department” in this bulletin).

Information is included about the license application process for: Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Life Settlement Brokers, Premium Finance Companies, Producers, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surety Bail Bond Agents, Surplus Lines Brokers, and Third Party Administrators.

For questions regarding license types not listed above, visit the Department’s Web site at www.ct.gov/cid and select “How to Apply for a License” under “Licensees,” or call the Department at 860.297.3845.

We wish you well in your pursuit of an insurance license. Remember that a license is a privilege, not a right or a gift. Insurance professionals must remain abreast of, and comply with, evolving insurance laws and regulations.

At a glance

Follow these main steps if you are interested in obtaining an insurance license.



To obtain your insurance license

- 1** Review this bulletin thoroughly to understand the Connecticut application and licensing process.
- 2** Prepare for your exam, using this bulletin and other materials. (See Page 13.)
- 3** Contact Prometric to register and pay for your exam and to schedule an appointment to take it.
Register online at www.prometric.com/connecticut/insurance.
Phone, fax and mail options are also available. (See Page 15.)
- 4** Take the scheduled exam, bringing required identification to the test center.
You will receive your results immediately after the exam. If you pass your exam, go on to step 5. If you do not pass, repeat steps 2 through 4 until you do.
- 5** Apply for your license online. (See Page 21.)



To get answers not provided in this bulletin

Direct all questions and requests for information about exams to:

Prometric

Phone: 800.341.3257

Fax: 800.347.9242

TDD User: 800.790.3926

Web site: www.prometric.com/connecticut/insurance

Direct questions about licensure to:

Connecticut Insurance Department

PO Box 816

Hartford, CT 06142-0816

Phone: 860.297.3845

Web site: www.ct.gov/cid

Email: cid.licensing@ct.gov

Exam requirement and fee summary

License Type	Filing Feet	License Fee	License Expires	Lines of Authority	Exam Required
Casualty Claim Adjuster	\$50	\$80 Initial & Renewal	June 30 each odd-numbered year	All Lines All Lines Except Workers' Compensation Workers' Compensation ONLY Auto ONLY	Yes Yes Yes Yes
Certified Insurance Consultant	\$50	\$250 Initial & Renewal	September 30 each odd-numbered year	Life/Accident and Health Property and Casualty	Yes Yes
Fraternal Agent	\$50	\$80 Initial & Renewal	December 31 each odd-numbered year	Life, Accident and Health Variable Contracts (Life license & Securities license required)	No exam No exam
Life Settlement Broker	\$26	\$40 Initial & Renewal	March 31 each year	Life Settlements	No Exam
Motor Vehicle Physical Damage Appraiser	\$50	\$80 Initial & Renewal	June 30 each odd-numbered year	Auto Physical Damage	Yes <i>Residents must also pass a practical exam</i>
Producer	\$50	\$80 Initial & \$160 Renewal \$10 Guaranty Fund (<i>Brokered Transactions Guaranty Fund for Individuals is a \$10 ONE TIME ONLY FEE.</i>)	Birth date every two years	Limited Lines <i>Credit (Includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection, and other insurance offered in connection with an extension of credit.)</i> <i>Travel (Includes Travel Accident & Baggage and Trip Cancellation.)</i> Standard Lines Accident and health only Casualty only Life/Accident and Health Life only Personal Lines Property/Casualty Property only Variable Contracts (Life license & Securities license required)	No Exam No Exam Yes Yes Yes Yes Yes Yes Yes No Exam
Public Adjuster	\$50	\$250 Initial & Renewal	April 30 each even-numbered year	Property	Yes
Reinsurance Intermediary Broker or Manager	\$50	\$625 Initial & Renewal	December 31 each even-numbered year	Reinsurance	No Exam
Surety Bail Bond Agent <i>See application for Surety Bail Bond agent license requirements</i>	\$150	\$100 Initial & Renewal \$450 Annual Filing Fee	January 31 each even-numbered year	Bail Bond	Yes
Surplus Lines Broker/Producer	\$50	\$625 Initial & Renewal	September 30 each even-numbered year	Surplus Lines	Yes
Third Party Administrator		\$500 Initial & \$350 Renewal	September 30 each year	Third Party Administrator	No
Third Party Administrator Registration			October 1 each year	Third Party Administrator (Business Entity ONLY)	No

*Filing fee not refundable pursuant to C.G.S. 38a-11

Obtaining a Connecticut insurance license

The Connecticut Insurance Department's Licensing Division is responsible for ensuring that the individuals and business entities conducting the business of insurance in Connecticut have the required qualifications. The Department develops and maintains up-to-date educational standards and examinations for all prospective licensees, and issues and renews licenses to qualified applicants.

Applicants interested in obtaining an insurance license in Connecticut are responsible for knowing, and complying with, the laws and regulations set forth to regulate the insurance industry in Connecticut.

General licensing overview

The Insurance Commissioner is empowered to qualify applicants to sell or provide insurance services, products, and Rental Car Company permits, in Connecticut pursuant to Connecticut General Statutes Title 38.

To be licensed, you must:

- Be at least 18 years of age;
- Be financially responsible and of good moral character;
- Complete any necessary prelicense requirements;
- Pass the required examination(s) for the type of license you are seeking; and
- Apply online (See Page 21).



Important Passing an exam does not guarantee that you will be issued a license. Once you pass your exam, you **must** submit your license application to the Department. Issuance of a license depends on review and approval of all license application materials. See the "Applying for your license" section on Page 21 for more information.

Criminal convictions

Applicants and licensees who have been convicted of any crime are subject to Department requirements and approval both at the time of application and on an ongoing basis.

The Violent Crime Act, 18 USC 1033, prohibits a person who has been convicted of a felony involving dishonesty or breach of trust from conducting insurance business without first obtaining a waiver from an Insurance Commissioner. An insurance license is not a waiver.

If you have any questions about whether you qualify, you might want to discuss the circumstances with the insurance company for which you plan to do business.

Surety Bail Bond Agent applicants/licensees

Pursuant to CGS 38a-660(h), anyone who has ever been convicted of a "disqualifying offense" shall be ineligible for a Surety Bail Bond Agent license.

"Disqualifying offense" means: (A) a felony; (B) a misdemeanor if an element of the offense involves dishonesty or misappropriation of money or property; or (C) a misdemeanor under section 21a-279, 53a-58, 53a-61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a-176, 53a-178 or 53a-181d.

OBTAINING A CONNECTICUT INSURANCE LICENSE

For more information, refer to the Surety Bail Bond Agent License Requirements and Application on the Department’s Web site at www.ct.gov/cid.

Prelicense education and examination requirements

Certain applicants must successfully complete a prelicense course requirement and pass the corresponding prelicense exam. Prelicense course requirements must be met through a course provider approved by the Department. You will need to submit your original prelicense course completion certificate with your license application. You will **not** need to submit the certificates if you apply online.

A current list of approved providers is located on Page 33 of this bulletin. This list is subject to change.

The chart below lists the prelicense education and examination requirements for each line of authority, by license type.

License Line	Course Hours	Exam Series
Producer - Standard Lines		
Life ONLY	40	18-01
Accident/Health ONLY	40	18-02
Life, Accident and Health	80	18-03
Personal Lines ONLY	40	18-18
Property ONLY	40	18-19
Casualty ONLY	40	18-20
Property and Casualty (includes Personal Lines)	80	18-04
Producer - Limited Lines		
Credit	None	None
Travel	None	None
Other Limited Lines	None	None
Casualty Claim Adjuster (this is not a Public Adjuster)		
All Lines Insurance	None	18-09
All Lines Except Workers’ Compensation	None	18-10
Workers’ Compensation ONLY	None	18-11
Auto ONLY	None	18-12
Certified Insurance Consultant (this is not a Producer)		
Life, Accident and Health	None	18-05
Property and Casualty	None	18-06
Life Settlement Broker		
Life Settlements	None	None
Motor Vehicle Physical Damage Appraiser		
Auto Physical Damage (Resident applicants must also pass a practical exam, after passing exam 18-16. Instructions will be provided on your passing exam score report.)	None	18-16
Public Adjuster (this is not a Casualty Claim Adjuster)		
Property	40	18-08
Reinsurance Intermediary Broker or Manager		
Reinsurance	None	None
Surety Bail Bond Agent		
Bail Bond	24	18-13

Surplus Lines Broker/Producer		
Surplus Lines	None	18-07
Third Party Administrator		
	None	None

Definition of Limited Lines (Producers):

- **Credit** includes Credit Life, Credit Disability, Credit Property, Credit Unemployment, Involuntary Unemployment; Mortgage Life, Mortgage Guaranty, Mortgage Disability, Guaranteed Auto Protection (GAP), and other insurance offered in connection with an extension of credit.
- **Travel** includes Travel Accident & Baggage and Trip Cancellation.
- **Other Limited Lines** relates to authority that is determined by, and limited to, the scope of authority as granted under the license issued by the Producer’s “home” state.

Prelicense exemptions

Producer prelicense coursework: The prelicense course is waived for the following Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CEBS, ChFC, CIC, CFP, CLU, FLMI and/or LUTCF and provides a current Letter of Designation.
- **Accident/Health** - for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation.
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of AAI, ARM, CIC and/or CPCU and provides a current Letter of Designation.
- **Nonresident Applicants** - Nonresidents applicants must hold an equivalent license in their “home” state.

Examination exemptions

Producer examination: The examination requirement is waived for the following Producer license applicants:

- **Life** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.
- **Accident/Health** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.
- **Property, Casualty and Personal Lines** - for any applicant who has been awarded the professional designation of CPCU and provides a current Letter of Designation.
- **Nonresident Applicants** - Nonresidents must hold equivalent license in their “home” state.

Certified Insurance Consultants prelicense coursework and examination:

Course not required. The examination requirement is waived for the following Certified Insurance Consultant license applicants:

- **Life and Accident/Health** - for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation.
- **Property/Casualty** - for any applicant who has been awarded the professional designation of CPCU, AAI, or CIC and provides a current Letter of Designation.
- **Nonresident Applicants** - Nonresidents must hold equivalent license in “home” state.

Producer licensing requirements

A **Producer** (Limited Lines and Standard Lines) is any person who or which is licensed to solicit, negotiate, or sell insurance. A Producer must be appointed by an insurer to act as an agent of such insurer. (CGS 38a-702m)

After passing the appropriate prelicensure course and license exam (if required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Additional information about the licensure application process may be found on Page 21.

For resident insurance producer licenses, complete the online producer license application at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp> or at www.nipr.com. Prelicensure course completion certificate and passing exam score report will be verified by the Department. Letter of Designation may be emailed to the Department at cid.licensing@ct.gov. **No documents need to be sent.**

Application and licensing fees are:

- \$140 – initial fee (individuals)
- \$130 – Initial fee (business entities)
- \$130 – Reinstatement/Amendment fee

Lines of Authority	Exam Required	Exam Number
Credit, Travel	No Exam	--
Life	Yes	18-01
Accident and health	Yes	18-02
Life/Accident and Health	Yes	18-03
Personal Lines	Yes	18-18
Property/Casualty	Yes	18-04
Variable Contracts	No Exam	--
Property ONLY	Yes	18-19
Casualty ONLY	Yes	18-20

A **Managing General Agent** license is not required in this state; however, a Producer license is required, as well as an appointment from the insurer party to the Agreement. The insurer must also complete and submit the Notification of Managing General Agent Agreement form. Insurers should consult their Legal Divisions regarding Connecticut’s definition of Managing General Agent. (CGS 38a-90)

Requirements for licenses other than Producer

If you are applying for a license other than Producer, your exam score is valid for two years. You must apply online within two years of passing your exam or you will have to retake the exam and reapply for a license. Each license granted by the Department is valid only for the line(s) of authority named on the license.

Casualty Claim Adjuster

Casualty Claim Adjuster is any person (individual or business entity) who or which investigates Property and Casualty claims and negotiates settlement of, or subrogation of such claims as outlined in Bulletin L-15, arising under policies of insurance on behalf of insurers under such policies, or who or which advertises or solicits business from insurers as an adjuster. A Casualty Claim Adjuster license is not required to adjust fire, life, or accident/health claims, nor for a licensed and appointed Producer involved in settling property damage claims not exceeding \$1,500; nor for any member of the bar of this state, in good standing, engaged in the general practice of law. “General practice of law” means “private practice” or

REQUIREMENTS FOR LICENSES OTHER THAN PRODUCER

“general practitioner.” Attorneys engaged in the general practice of law refers to individuals admitted to practice law in Connecticut who do not engage in the settlement of insurance claims as a vocation and whose activities, with regard to the settlement of insurance claims, is only incidental to their law practice. Licensees who do not take the Connecticut exam, but provide a Letter of Certification from another state, are restricted in Connecticut to the authority granted them by such other state. (CGS 38a-792)

- Individual and Business Entity must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial, reinstatement and amendment fee: \$130.
- License expires on June 30 of each odd-numbered year.
- No prelicensure course required.
- Exam score reports are valid for two years.

Lines of Authority	Exam Required	Exam Number
All Lines	Yes	18-09
All Lines Except Workers' Compensation	Yes	18-10
Workers' Compensation ONLY	Yes	18-11
Auto ONLY	Yes	18-12

Certified insurance Consultant

A Certified Insurance Consultant is any person who or which, for a fee, engages in the business of offering any advice, counsel, opinion, or service with respect to the benefits, advantages, or disadvantages promised under any policy of insurance that could be issued in this state. If performing any of the activities outlined above, a Certified Insurance Consultant license is required prior to using the titles Certified Insurance Consultant, Certified Insurance Advisor, Certified Insurance Specialist, Certified Insurance Counselor, Certified Insurance Analyst, Certified Policyholders' Advisor, Certified Policyholders' Counselor, or any other similar titles. (CGS 38a-731)

- Individual and Business Entity must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial, reinstatement and amendment fee: \$300.
- License expires on September 30 of each odd-numbered year.
- No prelicensure course required.
- Exam score reports are valid for two years.

Lines of Authority	Exam Required	Exam Number
Life/Accident and Health	Yes	18-05
Property and Casualty	Yes	18-06

CLU and CPCU, CIC or AAI Designees: Examination is waived for Life/Accident & Health authority for any applicant who has been awarded the professional designation of Chartered Life Underwriter (CLU), with a current letter of designation from the society. Examination is waived for Property/Casualty authority for any applicant who has been awarded the professional designation of Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), or Accredited Advisor in Insurance (AAI) with a current letter of designation from the applicable society or organization.

Fraternal Agent

A Fraternal Agent is any authorized agent of a Fraternal benefit society who acts as such in the solicitation, negotiation, or procurement or making of a life insurance, accident and health insurance, or annuity contract. (CGS 38a-764)

- Applications (Individuals Only) are available online at www.ct.gov/cid/cwp/view.asp?q=390156. A separate application is required for each Fraternal Society an agent wishes to represent. Application must be signed by the Fraternal Society’s authorized signatory and submitted to the Insurance Department by the Society.
- Initial and reinstatement fee (individual only): \$130.
- License expires on December 31 of each odd-numbered year.
- No preclicensure course or examination required.

Lines of Authority	Exam Required
Life, Accident and Health	No exam
Variable Contracts <i>(Life license & Securities license required)</i>	No exam

Life Settlement Broker

A Life Settlement Broker is any person who, on behalf of an owner and for a fee, commission or other valuable consideration, offers or attempts to negotiate life settlement contracts between an owner and one or more providers. “Broker” does not include an attorney, certified public accountant or financial planner accredited by a nationally recognized accreditation agency retained to represent the owner, whose compensation is not paid directly or indirectly by a provider or any other person except the owner. (CGS 38a-465)

- Individual and Business Entity must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial and reinstatement fee: \$66.
- License expires on March 31 of each year.
- No preclicensure course or examination required.

Lines of Authority	Exam Required
Life Settlements	No Exam

Continuing education: 15 hours of continuing education in the Life/Health category every two years for resident individuals who only have a Life Settlement Broker license. More information about Life Settlement Broker license and registration requirements are available online at <http://www.ct.gov/cid/cwp/view.asp?a=1266&Q=423032>.

Motor Vehicle Physical Damage Appraiser

A Motor Vehicle Physical Damage Appraiser is any person who or which practices as a business the appraising of damages to motor vehicles insured under automobile physical damage policies or on behalf of third-party claimants. (CGS 38a-790)

REQUIREMENTS FOR LICENSES OTHER THAN PRODUCER

- Individual and Business Entity must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial and reinstatement fee: \$130.
- License expires on June 30 of each odd-numbered year.
- No preclicensure course required.
- Exam score reports are valid for two years.

Lines of Authority	Exam Required	Exam Number
Auto Physical Damage	Yes	18-16

Practical exam: After applicants pass the written exam, a practical exam is also required for Connecticut residents only. Refer to the exam score report for information on the practical exam.

Public Adjuster

A Public Adjuster is any person who or which practices as a business the adjusting of loss or damage by fire or other hazard under any policies of insurance on behalf of the insured under such policies, or who or which advertises, solicits, or engages in such business as a Public Adjuster. Lawyers settling claims of clients shall not be deemed to be Public Adjusters. (CGS 38a-723)

- Individual and Business Entity must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial and reinstatement fee: \$300.
- License expires on April 30 of each even-numbered year.
- Preclicensure course is required: 40 hours.
- Courses and exam score reports are valid for two years.

Lines of Authority	Exam Required	Exam Number
Property	Yes	18-08

Reinsurance Intermediary (Broker or Manager)

A Reinsurance Intermediary **Broker** is any person who or which solicits, negotiates, or places reinsurance cessions or retrocessions on behalf of a ceding insurer without the authority to bind reinsurance on behalf of such insurer. (CGS 38a-760b [a]). A Reinsurance Intermediary **Manager** is any person who or which has authority to bind, or manages all or part of the assumed reinsurance business of a reinsurer, and acts as an agent for such reinsurer. (CGS 38a-760b [b])

- Individuals and Business Entity must apply online at <http://www.ct.gov/cid/cwp/view.asp?q=390156>.
- Initial and reinstatement fee: \$675.
- License expires on December 31 of each even-numbered year.
- No preclicensure course or examination required.

Lines of Authority	Exam Required
Reinsurance	No Exam

OBTAINING A CONNECTICUT INSURANCE LICENSE

Note: If business is conducted through a business entity, only the business entity should apply. A designee list must accompany the application. Separate licenses are required for one to act as a Broker and as a Manager.

Nonresident applicants must complete the appropriate power of attorney:

- Power of Attorney (Corporation) available at www.ct.gov/cid/lib/cid/paletternonrescorp_reinsinterm.pdf.
- Power of Attorney (Business Entity – Other than Corp) available at www.ct.gov/cid/lib/cid/panonresfirm_reinsinterm.pdf.
- Power of Attorney (Individual) available at www.ct.gov/cid/lib/cid/panonresind_reinsinterm.pdf.

Surety Bail Bond Agent

A Surety Bail Bond Agent is any person who or which has been approved by the Insurance Commissioner and appointed by an insurer by power of attorney to execute or countersign bail bonds for the insurer in connection with judicial proceedings. (CGS 38a-660)

- Applications (Individual and Business Entity) are available at <http://www.ct.gov/cid/cwp/view.asp?q=390156>.
- Initial and reinstatement fee: \$250.
- License expires on January 31 of each even-numbered year.
- Prelicensure course is required: 24 hours.
- Exam score report is valid for one year.

Lines of Authority	Exam Required	Exam Number
Bail Bond	Yes	18-13

Note: More information about Surety Bail Bond Agent licensing requirements is available online at <http://ct-clic.com/TradeLicenses/agencyLicense.asp?agID=11&view=&pageNum=4> and on Page 11 of this bulletin.

Surplus Lines Broker

A Surplus Lines Broker is any person who or which procures, from insurers not authorized to transact business in this state, policies of insurance against loss from any contingency as provided by the state insurance laws. (CGS 38a-794)

- Individual Resident and Nonresident must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.
- Initial and reinstatement fee: \$675.
- License expires on September 30 of each even-numbered year.
- No prelicensure course required.
- Exam score reports are valid for one year only.

Lines of Authority	Exam Required	Exam Number
Surplus Lines	Yes	18-07

Note: Resident applicants must hold an active Property/Casualty Producer license in Connecticut.

Other License Categories

- A **Premium Finance Company** is a person engaged in the business of entering into a premium finance agreement. Questions regarding licensure of Premium Finance Companies should be directed to the Department. (CGS 38a-160)
- A **Rental Car Company** is any entity in the business of offering vehicles to the public that is licensed pursuant to CGS 14-15. All Car Rental Companies that offer insurance in conjunction with the rental of a vehicle, of the types specified in sub-section (b) (1-4) of the Statute cited below, must apply for and obtain a permit from the Department to transact business in this limited capacity. For more information, or to request a permit application, call 860.297.3953 or send an email to cid.licensing@ct.gov. (CGS 38a-799)
- A **Third Party Administrator** is any person who directly or indirectly underwrites, collects premiums or charges; or adjusts or settles claims on Connecticut residents with respect to life, annuity or health coverage offered or provided by an insurer Connecticut Public Act 11-58; sections 20-36. "Insurer" or "insurance company" is defined by the Act as any person or combination of persons doing any kind or form of insurance business other than a fraternal benefit society, including a captive insurer, a licensed insurance company, medical service corporation, hospital service corporation, health care center and a consumer dental plan that provides employee welfare benefits on a self-funded basis or as defined in section 38a-577 of the Connecticut general statutes. TPAs servicing lines of business other than life, annuity or health are not required to be licensed or registered under this law.
- A **Title Agent** insurance license is not required in Connecticut. However, no person may act as a Title agent unless (s)he is a commissioner of the Connecticut Superior Court, in good standing. (CGS 38a-402[13] et seq)

Surety Bail Bond Agent licensing requirements

In accordance with Connecticut General Statute 38a-660 and Regulations 38a-660-1 through 7, any applicant for a license to act as a Surety Bail Bond Agent must successfully complete a prelicense course requirement and pass the corresponding exam.

CGS 38a-660 (c) states that any person who solicits or negotiates Surety Bail Bonds **without** a license shall be guilty of a Class D Felony. Anyone who has ever been convicted of a felony, or any misdemeanor under section 21a-279, 53a-58, 53a- 61, 53a-61a, 53a-62, 53a-63, 53a-96, 53a-173, 53a-175, 53a- 176, 53a-178 or 53a-181d, is ineligible for a Surety Bail Bond Agent license.

Individual applicants

Prelicense education requirements must be met through a course provider approved by the Department. A current list of approved providers may be obtained on Page 33 of this bulletin. This list is subject to change.

To apply for an Individual Surety Bail Bond license, you must:

- 1** Register for an approved prelicensing course.
- 2** Upon successful completion of the prelicensing course, applicant must contact Prometric at 800.341.3257 to schedule a bail bond exam.



Note Individuals who fail the bail bond exam must wait 60 days before scheduling another exam.

OBTAINING A CONNECTICUT INSURANCE LICENSE

- 3** After receiving a passing grade on the bail bond exam, submit the following documents to the Department:
- Original completed and signed Individual Surety Bail Bond Agent License Application.
 - One recent passport-sized, full-faced photo.
 - Original prelicense course completion certificate.
 - Original examination score report showing a passing grade.
 - Copy of Birth Certificate evidencing that applicant is a citizen and at least 18 years of age; or, if applicant is a naturalized citizen, a letter from the U.S. Citizenship and Immigration Services office attesting to naturalization, and evidence of age.
 - A recent credit bureau report from one of the three credit bureaus (Experian, Trans Union or Equifax).
 - Two (2) letters of character reference signed by the person providing the reference. The letters are to be sent **directly** from the authors to the attention of the Insurance Department and **must** include each author's address and telephone number. Form letters **are not** acceptable and will be returned. The Insurance Department **will not** accept letters mailed or hand delivered by the applicant. Letter **must** be submitted within 30 days of submitting the application.
 - Check payable to "Treasurer, State of Connecticut" in the amount of \$250 for first-time applicant or reinstatement.

State of Connecticut Insurance Department
Fraud, Investigations and Compliance Unit
P.O. Box 816
Hartford, CT 06142-0816
Phone: 860.297.3844

- 4** After submitting the above documents to the Insurance Department, submit a **second** passport-sized photo, along with a photocopy of the signed application and photocopy of the check, to:

Division of Criminal Justice
Office of the Chief State's Attorney
Asset Forfeiture Bureau/Bond Forfeiture Unit
300 Corporate Place, Rocky Hill, CT 06067



Note All individuals applying for a Surety Bail Bond Agent license must submit to a background investigation. (CGS 38a-660)

Background check (Individual applicants only)

All individual applicants for a Surety Bail Bond Agent license must submit to a background investigation. Once the Bond Forfeiture Unit receives a copy of the application packet, they will notify you in writing with instructions for scheduling an interview and fingerprinting. **NOTE:** The Applicant is responsible for all fees incurred.

After the Bond Forfeiture Unit receives your background check, the results will be recorded and mailed to the Department's Bail Bond Regulation Division. The Division will review your application and will either approve or reject it. If approved, your photo I.D. will be mailed to your resident address.



Note To execute undertakings of bail bonding, you must first obtain an appointment from each insurance company you wish to solicit or negotiate such undertakings on behalf of, pursuant to CGS 38a-660 (f). Individuals and business entities require insurance company appointments.

You must continue to meet all requirements as set forth in Connecticut General Statutes and Supporting Regulations. You are also required to report any changes to your license information on file with the Department, including change of name, residence and business addresses and phone numbers. Documentation of any felony or misdemeanor convictions is to be reported in accordance with CGS 38a-660, as well as any other information required by law. Changes must be submitted, in writing, within 30 days.

Business entity applicants

All names used to conduct bail bond business require licensure in Connecticut. This includes any legal entity or business trade name/dba, including sole proprietorships, partnerships, corporations, limited liability companies, and limited liability partnerships.

- 1 Submit the following documents to the Department:
 - Original Business Entity Surety Bail Bond Agent License Application with required supporting documentation.
 - Check for \$250 payable to "Treasurer, State of CT."
- 2 Immediately submit a photocopy of the application **and** a photocopy of the check to the Division of Criminal Justice. (See address above.)



Note At least one owner, partner, officer or director of the business entity must also be Connecticut-licensed as a Connecticut Surety Bail Bond Agent.

Preparing for your exam

Being well prepared can help you pass your exam and possibly save you money and time spent retaking it. This section offers:

- An overview of the exam content outlines in this bulletin.
- Information about study materials
- An explanation of how to take a practice exam.

Content outlines overview

The license exam for each license type consists of questions that test knowledge of topical areas listed in that exam’s content outline. An overview of each exam content outline appears in this bulletin, beginning on Page 26. You can view a complete outline specific to your exam online at www.prometric.com/connecticut/insurance.

Content outlines were developed in cooperation with the Department and an Examination Review Workshop (ERW) consisting of individuals from the Connecticut insurance industry. The purpose was to identify and classify the level of knowledge that insurance licensees need to properly serve their clients.

Item-development staff at Prometric and insurance professionals then research the content and write questions. The questions are submitted to industry professionals in Connecticut for review and approval. This process ensures that the exams reflect content that you, as an entry-level agent, will need to know to properly perform your duties for the insurance-buying public.



Note Do not sit for your exam until you are familiar with all subject areas in the applicable content outline and you have received your prelicense course completion certificate.

Study materials

Use the content outline as a basis for your study. Make sure you can explain the insurance terms, policy components, and the major points associated with each outline topic. Be aware that the content outlines are updated periodically, and outdated study materials may not be consistent with them. Where such discrepancies exist, the outlines take precedence.

Make sure your study materials are current and that they cover the topics in the outlines. Please report any discrepancies to your course provider. Prelicense education courses **must be** approved by the Department.

Connecticut statutes. The exams contain questions on Connecticut statutes. In addition to your study materials, you may want to consult a standard statute reference. Connecticut General Statutes, Regulations and Bulletins are available online at <http://www.ct.gov/cid/site/default.asp>. To order official Connecticut General Statutes, call the Office of the Secretary of State, Publications Division at 860.509.6150. To order specific Public Acts, call 860.509.6136. Statutes and Public Acts may be accessed online at www.cslib.org/psaindex.htm. Insurance statutes are Volume 11, Title 38a. To order the Connecticut Weekly Law Journal, which reports changes in laws, call 860.741.3027.

Practice exams

Practice exams are available at www.prometric.com/connecticut/insurance. While practice exams contain general, nonstate-specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams also help you become familiar with the computer-based testing process.

During the practice exam, you will get immediate feedback to correct and incorrect responses as well as overall feedback at the end of the session. If you like, you may print out the final practice exam results to help you with further test preparation.

Practice exams are available for Life, Health, and Property/Casualty lines. The fee for each practice exam is \$25 and is payable online at the time you purchase the practice exam.

Scheduling your exam

The Department has contracted with Prometric to conduct its examination program. The Department and Prometric work together to ensure that exams meet statutory requirements and professional exam development standards.

Follow the instructions here to register and schedule an appointment to take your exam.

Registering and scheduling exams

Before you can test, you must contact Prometric to:

- 1 Register for your exam (online, phone, fax and mail options available).
- 2 Pay the exam fee.
- 3 Schedule an appointment to take the exam.

Confidentiality. Be assured that Prometric treats your Social Security number as **confidential**. It is used only as an identification number in maintaining your record and reporting your grades to the Department.

Accommodations. If you require ADA accommodation or ESL consideration, see "Special test considerations" on Page 17 before registering.

Holidays. Testing generally does not occur on the following holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Additional holidays may be observed in the state where you schedule your exam appointment.



On the Internet—register and schedule at one time

- 1 Access www.prometric.com/connecticut/insurance.
- 2 Click on **Schedule your test** and follow the prompts.

By phone—a one-step process

You may register and schedule your examination by calling 800.341.3257 between 8 a.m. and 9 p.m. (Eastern time), Monday through Friday. Please have your exam registration form and your Visa or MasterCard information available. At the end of the call, you will be given a number confirming your appointment. Record and keep this confirmation number for your records.

By fax or mail—a two-step process

You can register by fax or mail in two steps: (1) register and pay your exam fee; and (2) schedule your exam appointment by phone.

You may fax your completed exam registration form (Page 34) to Prometric at 800.347.9242. You must include the Visa or MasterCard number and the cardholder's signature on the fax. Faxed registrations are processed within 24 hours, or one business day, of receipt.

You may mail your completed exam registration form and the appropriate exam fee. Assume four to eight days for delivery of mailed registrations and then 48 hours for processing.

SCHEDULING YOUR EXAM

Once your registration has been processed, you must schedule an appointment to take the exam by calling 800.341.3257. Please record and retain the number confirming your appointment.

Test centers

You may take your exam at any Prometric test center in the United States. A complete list of test center locations may be found by going to www.prometric.com/connecticut/insurance and clicking on the “Do More” button. Alternatively, you may call 800.853.5448.

Test center locations are subject to change. Be sure to verify the address of and directions to your destination before you leave for your exam.

Exam fee, expiration and refund policy

Fees for all exams may be included in one payment. MasterCard, Visa, money order, company check and cashier’s check are accepted forms of payment.

Personal checks and cash are not accepted. Exam registration fees are not refundable or transferable.



Note An exam registration remains valid for 90 calendar days after it has been processed. It will expire without further notice at that time. We recommend that you do not register for your exam until you are prepared to take it.

If you allowed your exam registration to expire or did not pass your exam, you must re-register. Another exam registration fee is required.

If you need to schedule, confirm, reschedule or for general information, please go to www.prometric.com/connecticut/insurance. If you encounter any problems during your experience, call 800.853.6769.

Rescheduling and retesting

To avoid forfeiting your exam fee, you must contact Prometric at least **three full business days** before the day of your scheduled exam appointment. **Before you reschedule your exam**, refer to the following table to determine the **last day** you may reschedule without paying another full exam fee.

Last day to reschedule with no fee

If your exam is on:	Call by 9 p.m. (EST) the previous:
Monday	Tuesday
Tuesday	Wednesday
Wednesday	Thursday
Thursday	Friday
Friday	Monday

Note that this schedule **does not** include holidays. Since holidays are not business days, they do not count against the three days (call earlier).

If you do not allow at least three full business days to reschedule your appointment, your exam fee will be forfeited and you will need to pay another full exam fee and schedule another exam appointment.

If absent or late for your appointment

If you miss your appointment or arrive late and are not allowed to test, you will forfeit your exam fees and must reschedule and pay another exam fee.

If you are unable to attend your scheduled exam due to illness or emergency, call Prometric. Under certain circumstances, the fee to reschedule may be waived. Prometric reserves the right to request documentation to support any illness or emergency claim.

Emergency closings

Severe weather or an emergency could require canceling scheduled exams. If this occurs, Prometric will attempt to contact you by phone; however, you may check for test site closures online at www.prometric.com/sitestatus or by calling Prometric. If the site is closed, your exam will be rescheduled without a rescheduling fee.

If a test center is open for testing and you choose not to appear for your appointment, you will forfeit your exam fees and must reschedule and pay another exam fee.

Special test considerations

ADA accommodation. If you require testing accommodations under the Americans with Disabilities Act (ADA), please call Prometric at 888.226.9406 to obtain an accommodation request form. Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge.

Candidates should submit professional documentation of the disability with their form to help us determine the necessary testing arrangements. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

ESL Accommodation. If English is not your primary language, you may qualify for additional time for your test by requesting an ESL authorization from Prometric. Please include:

- A personal letter requesting the authorization; and
- A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

If documentation is approved, Prometric may extend the time limit on your examination to time-and-one-half. You will be notified by mail of this approval and should not schedule your exam until you have received the approval letter.

Taking your exam

Knowing what to expect when taking your exam may help you prepare for it. This section contains:

- An overview of the testing process.
- Regulations that will be enforced at the test center.
- Information about the types of exam questions.
- A guide to understanding your exam results.
- Information about appeals.



Important If you are taking a Public Adjuster, Standard Lines Producer, or Surety Bail Bond Agent exam, you **must bring** your original prelicense education certificate or Insurance Department Waiver with you or you will not be allowed to take the exam.

The testing process

Your exam will be given by computer at a Prometric test center. You do not need any computer experience or typing skill to take your exam. Before you start the exam, you will receive a personalized introduction to the testing system. You can also take an introductory lesson on the computer.

Arrival. You should arrive at least **30 minutes before** your scheduled exam appointment. This allows time for you to sign in and for Prometric staff to verify your identification, prelicense certificate and to take your photograph.

Identification required. You must present a valid form of identification before you can test. That identification document **must**:

- Be government-issued (e.g., driver's license, state-issued identification card or military identification card).
- Contain **both** a current photo and your signature.
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



Important If you fail to provide appropriate identification at the time of the exam, you will not be allowed to take your exam and you will be required to pay another full examination fee before making another appointment.

If you cannot provide the identification listed above, contact Prometric **before** scheduling your appointment to arrange an alternative way to meet this requirement.

Test center regulations

To ensure that all candidates are tested under equally favorable conditions, the following regulations and procedures will be observed at each test center.

- 1** You will be continuously monitored by video, physical walk-throughs and the observation window during your test. All testing sessions are video and audio recorded.
- 2** You must present valid (unexpired) and acceptable ID(s) in order to take your test. (See "Identification required" in the above section).
- 3** You are required to sign out on the test center roster each time you leave the test room. You must also sign back in and show your ID to the Test Center Administrator (TCA) in order to be re-admitted to the test room.
- 4** You are **prohibited** from communicating, publishing, reproducing, or transmitting any part of your test, in any form or by any means, verbal or written, for any purpose.
- 5** You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 6** You **must not** use written notes, published materials, or other testing aids, except those allowed by your test sponsor. (The TCA will refer to the applicable client practice for allowances.)
- 7** You are **allowed** to bring soft ear plugs or center-supplied tissues in the test room.
- 8** Any clothing or jewelry items allowed to be worn in the test room must remain on your person at all times. Removed clothing or jewelry items must be stored in your locker.

- 9 You **must not** bring any personal/unauthorized items into the testing room. Such items include but are not limited to: outerwear, hats, food, drinks, purses, briefcases, notebooks, pagers, watches, cellular telephones, recording devices, and photographic equipment. Weapons are not allowed at any Prometric Test center. You will be asked to empty and turn your pockets inside out prior to every entry into the test room to confirm that you have no prohibited items.
- 10 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.
- 11 You **must** return all materials issued to you by the TCA at the end of your test.
- 12 You are not allowed to use any electronic devices or phones during breaks.
- 13 Your test may have either scheduled or unscheduled breaks, which are determined by your test sponsor. The TCA can inform you what is specifically permitted during these breaks.
- 14 Repeated or lengthy departures from the test room for unscheduled breaks will be reported by the TCA.
- 15 If you need access to an item stored in the test center during a break such as food or medicine, you must inform the TCA **before** you retrieve the item. You are not allowed to access any prohibited item (as defined by the client practice applicable for the test you are taking).
- 16 You must conduct yourself in a civil manner at all times when on the premises of the test center. Exhibiting abusive behavior towards the TCA, or any other staff member of the test center, may result in criminal prosecution.
- 17 To protect the privacy of all testers, the TCA can neither confirm nor deny if any particular individual is present or scheduled at the test center.
- 18 Persons not scheduled to take a test are not permitted to wait in the test center.

Failure to follow any of these security procedures may result in the disqualification of your examination.

Copyrighted questions. All test questions are the property of Prometric Inc. and are protected by copyright. Federal law provides severe civil and criminal penalties for the unauthorized reproduction, distribution, or exhibition of copyrighted materials.

If questions arise. Test center administrators are not allowed to answer any questions pertaining to the exam content. If you do not understand a question on the examination, you should answer the question to the best of your ability.

Question types

The questions in your insurance licensing examinations are multiple choice. For each question, you must select your answer from four options.

Question formats. Three different multiple-choice formats are used. Each format is shown in the following examples. An asterisk (*) indicates the correct answer in each sample question.

Format 1— Direct question

Up to a specified limit, which of the following losses are covered under Section I of a Homeowners Policy?

1. Animals, birds or fish
2. Structures used for business
3. Accessories for motor vehicles
- * 4. Money, bank notes and bullion

TAKING YOUR EXAM

Format 2— Incomplete sentence

A guaranteed renewable Disability Income Insurance Policy:

- * 1. Is renewable at the insured's option to a specified age
- 2. Cannot be canceled by the insured before a specified age
- 3. Is guaranteed to have level premiums for the life of the policy
- 4. Is renewable at the insurer's option without restrictions or conditions

Format 3—All of the following except

A life insurance policy may include provisions that do all of the following EXCEPT:

- 1. Restrict coverage if death is caused by suicide
- 2. Require evidence of insurability to reinstate coverage
- * 3. Extend the contestable period beyond two years
- 4. Adjust proceeds if the insured's age is misstated on the application

Experimental questions. Your examination may include some experimental questions that will not be scored. If present, they are distributed throughout the examination and will not be identified as such. These are used to gather statistical information on the questions before they are added to the examination as scored items. These experimental questions **will not** be counted for or against you in your final examination score.

Your exam results

At the end of your exam, your score will be shown on the screen and you will receive a printed score report. The report indicates your overall score and grade, including the numerical percentage of questions answered correctly and whether you passed or failed.

The report also displays your percentage correct in each major section of the exam, as defined by the exam content outline. These section scores are shown to guide you about areas requiring additional preparation for retesting if you do not pass the exam. Even after you pass, you may want to focus on these areas as you begin to provide insurance products and services to the public.

Sample score report

Score Report for Sample, Sarah A.			
Connecticut Life Insurance Examination			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	5	4	80%
General Insurance	7	5	71%
Life Insurance Basics	20	17	85%
Life Insurance Policies	18	14	78%
Life Insurance Provisions, Options and Riders	18	15	83%
Annuities	14	11	79%
Tax Considerations	12	9	75%
Qualified Plans	6	5	83%

Score: 80%
Grade: Pass
(A total score of 70 percent is required to pass)

Note that the section percentages will not average out to your total percentage score. That is because individual exam outline sections are allocated different numbers of questions on the exam. Your total percentage score is computed by dividing the number of questions you answered correctly by the total number of

questions in the exam. The total score is **not** computed by adding the section percentages and dividing by the total number of sections.

Prometric electronically notifies the Department of exam results within two business days of the exam date. Exam scores are confidential and will be revealed only to you and the Department. After you pass your exam, you must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp>.

Duplicate score report. You may call or write to Prometric to request a duplicate of your score report for a period of one year after an exam. Direct any questions or comments about your exam to Prometric.

Appeals process

Our goal is to provide a quality exam and a pleasant testing experience for every candidate. If you are dissatisfied with either and believe we can correct the problem, we would like to hear from you. We provide an opportunity for general comments at the end of your exam. Our personnel will review your comments, but you will not receive a direct response.

If you are requesting a response about exam content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal in writing.

Your appeal letter must provide your name and Social Security number, the exam title, the date you tested and the details of your concern, including all relevant facts. Be sure to include your signature and return address. Mail your appeal letter to:

Prometric
ATTN: Appeals Committee
 1260 Energy Lane
 St. Paul, MN 55108

The Appeals Committee will review your concern and send you a written response within 10 business days of receipt. **Faxed appeals will not be accepted** because an original signature is required.

Applying for your license

Issuance of a license depends on review and approval of all license application materials. Licensing requirements and information may be obtained from the Department’s Web site at www.ct.gov/cid.

Producer license information

Resident and Nonresident licensees of the Connecticut Insurance Department may apply for their initial license via the National Producer Registry (NIPR) at www.nipr.com. Resident licensees can also apply online at <https://www.cid-online.ct.gov/cid.jsp>. Paper applications will not be accepted at the Department. Direct any questions or concerns to the Department at 860.297.3845 or by email to cid.licensing@ct.gov.

Producer licenses are issued for two years and expire on the licensee’s birth date. For new licensees, this may mean that the first license cycle is not a full two years. For example, if the license was issued on May 10, 2011, and the producer’s last birthday was December 4, 2010, then the expiration date of the license will be December 4, 2012. Once the license renews on December 4, 2012, it will not expire again until December 4, 2014.

Reciprocity for Producers

Residents. After meeting any applicable prelicense education and/or examination requirements, you must apply online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp> or at www.nipr.com.

Nonresidents. Any applicant for a Limited Lines Producer license or a Standard Lines Producer license must hold an active "resident" license in good standing in their "home" state prior to applying for licensure in Connecticut. Such home state must be reciprocal with Connecticut. Home state licensure will be verified on the National Producer Database. You must apply online at www.nipr.com.

"Home state" means any state or territory of the United States, including the District of Columbia, in which a producer maintains its/their principle place of residence or principal place of business, and is licensed to act as a producer.

Amendments for Producer licensees

Residents: To add a line, or lines, of authority to a current license, all prelicense and examination requirements must be met. You must amend your lines of authority online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp> or at www.nipr.com.

Nonresidents: You must hold equivalent lines of authority in your "home" state. You must amend your lines of authority online at www.nipr.com.

Appointment requirements for Producer licensees

Appointments cannot be requested until an active Connecticut Producer license is in place. Appointing insurers must then submit appointment requests, electronically, in accordance with section 38a-702m of the Connecticut General Statutes. The Notice of Appointment must be filed with the Commissioner no later than 15 days after the date the agency contract is executed **or** the first insurance application is submitted.

Renewals for all Producer licensees

Your Producer license expires on your birth date every two years. Renewal information is mailed to the resident address approximately 60 days prior to the license expiration/birth date. To keep the license active, you must renew before your birth date online at www.nipr.com. Business entity Producer licenses expire January 31 of every even-numbered year.

In addition to the renewal fee, resident individuals with Standard Lines of authority (Life, Accident/Health, Property, Casualty, and/or Personal Lines) must complete 24 CE credits by their license expiration/birth date.



Note Individual Producers who fail to meet all requirements on time will be required to pay a \$160 penalty to renew and all new insurance company appointments will be required. (Refer to Bulletin L-11)

Business Entity Producers that fail to renew on time will be required to pay a \$160 late fee within one year of cancellation/nonrenewal. After one year, new application and \$130 fee must be submitted.

Information for licenses other than Producer

Licenses other than Producer include Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Life Settlement Brokers, Motor Vehicle Physical Damage Appraisers, Public Adjusters, Reinsurance Intermediaries, Surplus Lines Brokers, and Third Party Administrators

Licenses are issued with a current date. The expiration date depends on the license type, regardless of when the license is issued. Fees are not pro-rated.

Reciprocity for licenses other than Producer

Applicants must hold an equivalent license in any other state **or** must meet any Connecticut prelicense requirements in place at the time of application. Your Connecticut exam score is valid for two years. After two years, you will have to retake the exam and reapply for a license. Third Party Administrator licenses are not reciprocal.

Amendments for licenses other than Producer

Residents and Nonresidents: To add a line, or lines, of authority to a current license, all examination requirements must be met. Nonresidents must hold an equivalent license in any other state or meet all examination requirements. You must amend your lines of authority online at <https://www.cid-online.ct.gov/lit/CTLicensingTask.jsp> or at www.nipr.com.

Renewals for licenses other than Producer

Renewal notices are mailed to the current address on record with the Department to all active licensees approximately 60 days prior to the license expiration month and are due by the license expiration date.

Continuing education requirements (Resident Individual Producers ONLY)

All resident individual Producers with Standard Lines of authority must complete 24 credit hours of continuing education prior to their license expiration date. The 24 credit hours must include a minimum of six credit hours per authority category for each licensed line of authority. At least three of the 24 credit hours must cover Connecticut insurance law and regulations or ethics.

Continuing education authority categories:

- Law/Regulations/Ethics (must have at least three credits in this category).
- Property/Casualty (includes Personal Lines).
- Life/Accident & Health (includes Variable Life/Variable Annuities).

Exemption: Producers licensed for travel or credit ONLY do not have a CE requirement.

Flood requirements

All resident producers licensed with Property/Casualty or Personal Lines are required to complete a one-time, three-credit course on Federal Flood requirements. The three credits count toward the Property/Casualty requirement. A list of approved Flood courses is maintained on the Department's Web site at www.ct.gov/cid/cwp/view.asp?a=1266&Q=378736.

Reporting credits

The Department has contracted with Prometric Inc. to provide continuing education (CE) administrative services. Once you complete your course, it is the responsibility of the course sponsor to report credits to Prometric within 15 calendar days of the completion of the course. Sponsors are required to give applicants a course completion certificate — free of charge — for their records.

CE status may be checked online at <https://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y&sscrbid=9999> or you may call Prometric's CE Department at 888.797.9776.



Note If you find that one or more of your courses are not showing on your transcript, please call the course sponsor. They should be able to provide specific details.

Adding or dropping lines of authority

The authority held at the beginning of the current license period determines the CE requirement for that license period. For example, if an applicant is licensed for Life/Accident & Health on March 3, 2011, and the authority was amended to add on Property/Casualty July 31, 2011, the licensee must complete three credits in Law/Regulation/Ethics, six credits in the Life/Accident & Health category and 15 credits in any category.

Additionally, dropping one or more lines of authority does not reduce or change the CE requirement during the current license period. Any appointments that contain the authority being deleted will be canceled or reduced accordingly.



Note There is **no CE requirement** for Casualty Claim Adjusters, Certified Insurance Consultants, Fraternal Agents, Motor Vehicle Physical Damage Appraisers, Public Adjusters, Reinsurance Intermediary Brokers and Managers, Surplus Lines Brokers, Surety Bail Bond Agents, and Third Party Administrators.

Reporting changes in licensee information

Change of name, address or employer

Any changes to name, business or residence address, or employer must be reported within thirty (30) days of such change, pursuant to 38a-771(a) and 382-702(f) of the Connecticut General Statutes.

Submission of changes may be made:

- Online at <https://www.cid-online.ct.gov>; or
- By email to cid.licensing@ct.gov.

If the Insurance Commissioner determines that a licensee has failed to timely inform the Department of a change in legal name or address, the Commissioner may impose a penalty pursuant to section 38a-771(c) of the general statutes.

Notification of Administrative Action/Criminal Prosecution

Licensees shall report to the Insurance Commissioner any administrative action taken against them in another jurisdiction or by another governmental agency (including FINRA) in this state, no later than 30 days after the final disposition of the matter, pursuant to CGS 38a-771(b), 38a-702(f) and 38a-702(o). The report shall include a copy of the order, consent to the order or other relevant legal documents.

No later than 30 days after the initial pretrial hearing date, licensees shall report to the Insurance Commissioner any criminal prosecution taken against them in any jurisdiction, pursuant to GCS 38 a-771(b) and 38a-702o(b). The report shall include a copy of the initial complaint filed, the order resulting from the hearing and any other relevant legal documents.

REPORTING CHANGES IN LICENSEE INFORMATION

If, upon investigation, the Insurance Commissioner determines that a licensee has failed to timely inform the Department of any administrative action/prosecution, the Insurance Commissioner may, following a hearing as specified in section CGS 38a-774, impose a fine upon and suspend or revoke the license of the producer within 30 days.



Note It is imperative to update contact information within 30 days of any changes to ensure you receive your renewal notice and to avoid any penalties. See the "Reporting changes in licensee information" section on Page 24 for more information.

Exam content outlines

The following outlines give an overview of the content of each of the Connecticut insurance examinations. Each examination will include questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination.

For example, 10 percent means that 10 questions will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

An outline that includes more descriptive subsections for your exam is available online at www.prometric.com/connecticut/insurance.

<p align="center">Series 18-01 Producer's Exam for Life Insurance</p> <p align="center">100 questions – 2-hour time limit</p>	<p>5.10 Riders affecting the death benefit amount</p>	<p align="center">3.0 Health Insurance Basics 11%</p>
<p align="center">1.0 Insurance Regulation 10%</p>	<p align="center">6.0 Annuities 10%</p>	<p>3.1 Definitions of perils 3.2 Principal types of losses and benefits 3.3 Classes of health insurance policies 3.4 Limited policies 3.5 Common exclusions from coverage (38a-476; Reg 38a-505-7) 3.6 Producer responsibilities in individual health insurance 3.7 Individual underwriting by the insurer 3.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)</p>
<p>1.1 Licensing 1.2 State regulation 1.3 Federal regulation</p>	<p>6.1 Annuity principles and concepts 6.2 Immediate versus deferred annuities 6.3 Annuity (benefit) payment options 6.4 Annuity products 6.5 Uses of annuities 6.6 Senior Protection in Annuity Transactions (38a-432a-1-7)</p>	<p align="center">4.0 Individual Health Insurance Policy General Provisions 7%</p>
<p align="center">2.0 General Insurance 10%</p>	<p align="center">7.0 Federal Tax Considerations for Life Insurance and Annuities 10%</p>	<p>4.1 Required provisions (38a-483(a)) 4.2 Optional provisions (38a-483(b)) 4.3 Other general provisions</p>
<p>2.1 Concepts 2.2 Insurers 2.3 Producers and general rules of agency 2.4 Contracts</p>	<p>7.1 Taxation of personal life insurance 7.2 Modified endowment contracts (MECs) 7.3 Taxation of non-qualified annuities 7.4 Taxation of individual retirement accounts (IRAs) 7.5 Rollovers and transfers (IRAs and qualified plans) 7.6 Section 1035 exchanges</p>	<p align="center">5.0 Disability Income and Related Insurance 7%</p>
<p align="center">3.0 Life Insurance Basics 17%</p>	<p align="center">8.0 Qualified Plans 7%</p>	<p>5.1 Qualifying for disability benefits 5.2 Individual disability income insurance 5.3 Unique aspects of individual disability underwriting 5.4 Group disability income insurance 5.5 Business disability insurance 5.6 Social Security disability 5.7 Workers compensation</p>
<p>3.1 Insurable interest 3.2 Personal uses of life insurance 3.3 Determining amount of personal life insurance 3.4 Business uses of life insurance 3.5 Classes of life insurance policies 3.6 Premiums 3.7 Producer responsibilities 3.8 Individual underwriting by the insurer</p>	<p>8.1 General requirements 8.2 Federal tax considerations 8.3 Plan types, characteristics and purchasers</p>	<p align="center">6.0 Medical Plans 20%</p>
<p align="center">4.0 Life Insurance Policies 18%</p>	<p align="center">Series 18-02 Producer's Exam for Accident and Health Insurance</p> <p align="center">100 questions – 2-hour time limit</p>	<p>6.1 Medical plan concepts 6.2 Types of plans 6.3 Cost containment in health care delivery 6.4 Connecticut requirements (individual and/or group) 6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements</p>
<p>4.1 Term life insurance 4.2 Whole life insurance 4.3 Flexible premium policies 4.4 Specialized policies 4.5 Group life insurance 4.6 Credit life insurance (individual versus group)</p>	<p align="center">1.0 Insurance Regulation 10%</p>	
<p align="center">5.0 Life Insurance Policy Provisions, Options and Riders 18%</p>	<p>1.1 Licensing 1.2 State regulation 1.3 Federal regulation</p>	
<p>5.1 Standard provisions 5.2 Beneficiaries 5.3 Settlement options 5.4 Nonforfeiture options 5.5 Policy loan and withdrawal options 5.6 Dividend options 5.7 Disability riders 5.8 Living benefit provisions/riders 5.9 Riders covering additional insureds</p>	<p align="center">2.0 General Insurance 10%</p>	
	<p>2.1 Concepts 2.2 Insurers 2.3 Producers and general rules of agency 2.4 Contracts</p>	

7.0 Group Health Insurance 15%

- 7.1 Characteristics of group insurance
- 7.2 Types of eligible groups
- 7.3 Marketing considerations
- 7.4 Employer group health insurance
- 7.5 Small employer medical plans
- 7.6 Regulation of employer group insurance plans

8.0 Dental Insurance 3%

- 8.1 Types of dental treatment
- 8.2 Indemnity plans
- 8.3 Employer group dental expense

9.0 Insurance for Senior Citizens and Special Needs Individuals 13%

- 9.1 Medicare
- 9.2 Medicare supplements
- 9.3 Other options for individuals with Medicare
- 9.4 Long-term care (LTC) insurance
- 9.5 Connecticut Comprehensive Health Care Plan (38a-551-560)

10.0 Federal Tax Considerations for Health Insurance 4%

- 10.1 Personally-owned health insurance
- 10.2 Employer group health insurance
- 10.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 10.4 Business disability insurance
- 10.5 Health Savings Accounts (HSAs)

**Series 18-03
Producer's Exam for
Life/Accident and Health
Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 9%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance

- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 10%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 10%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 5%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities
- 6.6 Senior Protection in Annuity Transactions (38a-432a-1-7)

7.0 Federal Tax Considerations for Life Insurance and Annuities 6%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities
- 7.4 Taxation of individual retirement accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 4%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers

9.0 Health Insurance Basics 6%

- 9.1 Definitions of perils

- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage (38a-476; Reg 38a-505-7)
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

10.0 Individual Health Insurance Policy General Provisions 4%

- 10.1 Required provisions (38a-483(a))
- 10.2 Optional provisions (38a-483(b))
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 5%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 10%

- 12.1 Medical plan concepts
- 12.2 Types of plans
- 12.3 Cost containment in health care delivery
- 12.4 Connecticut requirements (individual and/or group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

13.0 Group Health Insurance 7%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans
- 13.6 Regulation of employer group insurance plans

14.0 Dental Insurance 2%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

EXAM CONTENT OUTLINES

15.0 Insurance for Senior Citizens and Special Needs Individuals 7%

- 15.1 Medicare
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance
- 15.5 Connecticut Comprehensive Health Care Plan (38a-551-560)

16.0 Federal Tax Considerations for Health Insurance 3%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 16.4 Business disability insurance
- 16.5 Health Savings Accounts (HSAs)

Series 18-04 Producer's Exam for Property/Casualty Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 10%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 13%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Connecticut laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 14%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages

- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 14%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 10%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('11)
- 7.7 Farm coverage

8.0 Businessowners ('10) Policy 9%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 10%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverage

10.0 Other Coverages and Options 6%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines
- 10.4 Surety bonds
- 10.5 National Flood Insurance Program
- 10.6 Other policies

Series 18-05 Certified Insurance Consultant's Exam for Life/Accident and Health Insurance

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Life Insurance Basics 5%

- 3.1 Insurable interest
- 3.2 Personal uses of life insurance
- 3.3 Determining amount of personal life insurance
- 3.4 Business uses of life insurance
- 3.5 Classes of life insurance policies
- 3.6 Premiums
- 3.7 Producer responsibilities
- 3.8 Individual underwriting by the insurer

4.0 Life Insurance Policies 5%

- 4.1 Term life insurance
- 4.2 Whole life insurance
- 4.3 Flexible premium policies
- 4.4 Specialized policies
- 4.5 Group life insurance
- 4.6 Credit life insurance (individual versus group)

5.0 Life Insurance Policy Provisions, Options and Riders 7%

- 5.1 Standard provisions
- 5.2 Beneficiaries
- 5.3 Settlement options
- 5.4 Nonforfeiture options
- 5.5 Policy loan and withdrawal options
- 5.6 Dividend options
- 5.7 Disability riders
- 5.8 Living benefit provisions/riders
- 5.9 Riders covering additional insureds
- 5.10 Riders affecting the death benefit amount

6.0 Annuities 8%

- 6.1 Annuity principles and concepts
- 6.2 Immediate versus deferred annuities
- 6.3 Annuity (benefit) payment options
- 6.4 Annuity products
- 6.5 Uses of annuities
- 6.6 Senior Protection in Annuity Transactions (38a-432a-1-7)

7.0 Federal Tax Considerations for Life Insurance and Annuities 11%

- 7.1 Taxation of personal life insurance
- 7.2 Modified endowment contracts (MECs)
- 7.3 Taxation of non-qualified annuities

- 7.4 Taxation of individual retirement accounts (IRAs)
- 7.5 Rollovers and transfers (IRAs and qualified plans)
- 7.6 Section 1035 exchanges

8.0 Qualified Plans 9%

- 8.1 General requirements
- 8.2 Federal tax considerations
- 8.3 Plan types, characteristics and purchasers
- 8.4 Special rules for life insurance

9.0 Health Insurance Basics 5%

- 9.1 Definitions of perils
- 9.2 Principal types of losses and benefits
- 9.3 Classes of health insurance policies
- 9.4 Limited policies
- 9.5 Common exclusions from coverage (38a-476; Reg 38a-505-7)
- 9.6 Producer responsibilities in individual health insurance
- 9.7 Individual underwriting by the insurer
- 9.8 Considerations in replacing health insurance (38a-546; Reg 38a-505-11)

10.0 Individual Health Insurance Policy General Provisions 5%

- 10.1 Required provisions (38a-483(a))
- 10.2 Optional provisions (38a-483(b))
- 10.3 Other general provisions

11.0 Disability Income and Related Insurance 5%

- 11.1 Qualifying for disability benefits
- 11.2 Individual disability income insurance
- 11.3 Unique aspects of individual disability underwriting
- 11.4 Group disability income insurance
- 11.5 Business disability insurance
- 11.6 Social Security disability
- 11.7 Workers compensation

12.0 Medical Plans 5%

- 12.1 Medical plan concepts
- 12.2 Types of plans
- 12.3 Cost containment in health care delivery
- 12.4 Connecticut requirements (individual and/or group)
- 12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements

13.0 Group Health Insurance 10%

- 13.1 Characteristics of group insurance
- 13.2 Types of eligible groups
- 13.3 Marketing considerations
- 13.4 Employer group health insurance
- 13.5 Small employer medical plans
- 13.6 Regulation of employer group insurance plans
- 13.7 Types of funding and administration

14.0 Dental Insurance 3%

- 14.1 Types of dental treatment
- 14.2 Indemnity plans
- 14.3 Employer group dental expense

15.0 Insurance for Senior Citizens and Special Needs Individuals 7%

- 15.1 Medicare
- 15.2 Medicare supplements
- 15.3 Other options for individuals with Medicare
- 15.4 Long-term care (LTC) insurance
- 15.5 Connecticut Comprehensive Health Care Plan (38a-551-560)

16.0 Federal Tax Considerations for Health Insurance 5%

- 16.1 Personally-owned health insurance
- 16.2 Employer group health insurance
- 16.3 Medical expense coverage for sole proprietors, partners and limited liability corporations
- 16.4 Business disability insurance
- 16.5 Health Savings Accounts (HSAs)

**Series 18-06
Certified Insurance Consultant's
Exam for Property/Casualty
Insurance**

150 questions – 2.5-hour time limit

1.0 Insurance Regulation 7%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 6%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property and Casualty Insurance Basics 10%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions

- 3.4 Connecticut laws, regulations and required provisions

4.0 Dwelling ('02) Policy 5%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 5%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 9%

- 6.1 Laws
- 6.2 Personal ('05) auto policy
- 6.3 Commercial auto ('06)

7.0 Commercial Package Policy (CPP) 24%

- 7.1 Components of a commercial policy
- 7.2 Commercial general liability ('07)
- 7.3 Commercial property ('07)
- 7.4 Commercial crime ('06)
- 7.5 Commercial inland marine
- 7.6 Equipment breakdown ('11)
- 7.7 Farm coverage

8.0 Businessowners ('10) Policy 7%

- 8.1 Characteristics and purpose
- 8.2 Businessowners Section I — Property
- 8.3 Businessowners Section II — Liability
- 8.4 Businessowners Section III — Common Policy Conditions
- 8.5 Selected endorsements

9.0 Workers Compensation Insurance 13%

- 9.1 Workers compensation laws
- 9.2 Workers compensation and employers liability insurance policy
- 9.3 Premium computation
- 9.4 Other sources of coverage

10.0 Other Coverages and Options 14%

- 10.1 Umbrella/excess liability policies
- 10.2 Specialty liability insurance
- 10.3 Surplus lines

EXAM CONTENT OUTLINES

- 10.4 Surety bonds
- 10.5 Aviation insurance
- 10.6 Ocean marine insurance
- 10.7 National Flood Insurance Program
- 10.8 Other policies
- 10.9 Alternative funding mechanisms

Series 18-07 Surplus Lines Broker's Exam

60 questions – 1-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing regulation for surplus lines
- 1.2 State regulation

2.0 General Insurance 5%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Surplus Lines Markets and Practices 87%

- 3.1 United States nonadmitted market
- 3.2 Alien insurers
- 3.3 Alternative markets
- 3.4 Eligible surplus lines insurers
- 3.5 Surplus lines coverages
- 3.6 Requirements for placement of surplus lines insurance
- 3.7 Authority of surplus lines broker
- 3.8 Records of licensee (38a-742)
- 3.9 Surplus lines tax (38a-743)

Series 18-08 Public Adjuster's Exam

100 questions – 2-hour time limit

1.0 Insurance Regulation 7%

- 1.1 Licensing requirements (38a-723, 788)
- 1.2 Maintenance and duration
- 1.3 Disciplinary actions
- 1.4 Claim settlement laws and regulations (38a-816(6); Reg 38a-788-3)

2.0 Insurance Basics 20%

- 2.1 Contract basics
- 2.2 Insurance principles and concepts
- 2.3 Policy structure
- 2.4 Common policy provisions
- 2.5 Connecticut laws, regulations and required provisions

3.0 Adjusting Losses 25%

- 3.1 Role of the adjuster
- 3.2 Property losses
- 3.3 Claims adjustment procedures

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against
- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Homeowners ('00) Policy 13%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine

7.0 Businessowners ('10) Policy 13%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages 5%

- 8.1 National Flood Insurance Program
- 8.2 Other policies

Series 18-09 Casualty Adjuster's Exam for All Lines Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing requirements (38a-792; Reg 38a-792-1)
- 1.2 State and federal regulation

2.0 Insurance Basics 15%

- 2.1 Insurers
- 2.2 Contract basics
- 2.3 Insurance principles and concepts
- 2.4 Policy structure
- 2.5 Common policy provisions

3.0 Adjusting Losses 24%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Liability losses
- 3.4 Coverage problems
- 3.5 Claims adjustment procedures

4.0 Homeowners ('00) Policy 13%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 15%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)

7.0 Businessowners ('10) Policy 5%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 10%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy

9.0 Other Coverages 2%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance

Series 18-10 Casualty Adjuster's Exam for All Lines Insurance Except Workers Compensation

100 questions – 2-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing requirements (38a-792; Reg 38a-792-1)
- 1.2 State and federal regulation

2.0 Insurance Basics 15%

- 2.1 Insurers
- 2.2 Contract basics
- 2.3 Insurance principles and concepts
- 2.4 Policy structure
- 2.5 Common policy provisions

3.0 Adjusting Losses 27%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Liability losses
- 3.4 Coverage problems

3.5 Claims adjustment procedures

4.0 Homeowners ('00) Policy 13%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 20%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 12%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)

7.0 Businessowners ('10) Policy 5%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages 2%

- 8.1 Umbrella/excess liability policies
- 8.2 Specialty liability insurance

**Series 18-11
Casualty Adjuster's Exam for
Workers Compensation Insurance**

60 questions – 1-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing requirements (38a-792; Reg 38a-792-1)
- 1.2 State and federal regulation

2.0 Workers Compensation Insurance 45%

- 2.1 Workers compensation laws
- 2.2 Workers compensation and employers liability insurance policy

3.0 Workers Compensation Claim Principles 39%

- 3.1 Role of the adjuster
- 3.2 Contract basics
- 3.3 Negligence
- 3.4 Controlling medical costs
- 3.5 Investigation and evaluation
- 3.6 Claim reserves
- 3.7 Claims management

4.0 Understanding the Language of Medical Reports 10%

- 4.1 Medical terminology and abbreviations
- 4.2 Basic human anatomy
- 4.3 Common occupational injuries and disease
- 4.4 Medical tests

**Series 18-12
Casualty Adjuster's Exam for
Auto Insurance Only**

60 questions – 1-hour time limit

1.0 Insurance Regulation 6%

- 1.1 Licensing requirements (38a-792; Reg 38a-792-1)
- 1.2 State and federal regulation

2.0 Insurance Basics 20%

- 2.1 Insurers
- 2.2 Contract basics
- 2.3 Insurance principles and concepts
- 2.4 Common policy provisions

3.0 Adjusting Losses 39%

- 3.1 Role of the adjuster
- 3.2 Claim reporting
- 3.3 Liability losses
- 3.4 Coverage problems
- 3.5 Claims adjustment procedures

4.0 Auto Insurance 35%

- 4.1 Laws
- 4.2 Personal ('05) auto policy
- 4.3 Commercial auto ('06)

**Series 18-13
Surety Bail Bond Agent's Exam**

60 questions – 1-hour time limit

1.0 Insurance Regulation 12%

- 1.1 Licensing (38a-660, 769; Reg 38a-660-1-7)
- 1.2 Agent regulation

2.0 The Legal Framework 19%

- 2.1 Authority
- 2.2 Contracts
- 2.3 Terminology

3.0 Bail Bond Principles and Practices 69%

- 3.1 Parties to a surety bond
- 3.2 Duties of bail bond agent
- 3.3 Types of bonds
- 3.4 Procedure
- 3.5 Court procedures
- 3.6 Release of surety (CR 38-23; RL 54-65a)
- 3.7 Surrender of principal (defendant)
- 3.8 Bond forfeiture (CR 38-19-23; RL 54-65a)

**Series 18-16
Motor Vehicle Physical Damage
Appraiser's Exam**

60 questions – 1-hour time limit

1.0 Insurance Regulation 5%

- 1.1 Authority of the Insurance Commissioner (38a-8)
- 1.2 Licensing requirements
- 1.3 Maintenance and duration
- 1.4 Disciplinary actions
- 1.5 Unfair claim settlement practices (38a-816(6))

2.0 Insurance Basics 15%

- 2.1 Insurance principles and concepts
- 2.2 Common policy provisions
- 2.3 Connecticut laws, regulations and required provisions

3.0 Auto Insurance 10%

- 3.1 Laws
- 3.2 Personal ('05) auto policy

**4.0 Appraising Auto Physical
Damage Claims 70%**

- 4.1 Role of the appraiser
- 4.2 Duties of insured after a loss
- 4.3 Determining value and loss
- 4.4 Vehicle inspection
- 4.5 Vehicle parts and construction
- 4.6 Handling auto theft losses
- 4.7 Auto arson and fraud

**Series 18-18
Producer's Exam for
Personal Lines Insurance**

100 questions – 2-hour time limit

1.0 Insurance Regulation 9%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 9%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

**3.0 Property and Casualty
Insurance Basics 17%**

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Connecticut laws, regulations and required provisions

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against

EXAM CONTENT OUTLINES

- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 25%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Section II — Liability coverages
- 5.5 Perils insured against
- 5.6 Exclusions
- 5.7 Conditions
- 5.8 Selected endorsements

6.0 Auto Insurance 26%

- 6.1 Laws
- 6.2 Personal ('05) auto policy

7.0 Other Coverages and Options 7%

- 7.1 Personal umbrella policy
- 7.2 National Flood Insurance Program
- 7.3 Other policies

Series 18-19 Producer's Exam for Property Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Property Insurance Basics 20%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Connecticut laws, regulations and required provisions

4.0 Dwelling ('02) Policy 7%

- 4.1 Characteristics and purpose
- 4.2 Coverage forms — Perils insured against

- 4.3 Property coverages
- 4.4 General exclusions
- 4.5 Conditions
- 4.6 Selected endorsements
- 4.7 Personal liability supplement

5.0 Homeowners ('00) Policy 21%

- 5.1 Coverage forms
- 5.2 Definitions
- 5.3 Section I — Property coverages
- 5.4 Perils insured against
- 5.5 Exclusions
- 5.6 Conditions
- 5.7 Selected endorsements

6.0 Commercial Package Policy (CPP) 15%

- 6.1 Components of a commercial policy
- 6.2 Commercial property ('07)
- 6.3 Commercial inland marine
- 6.4 Equipment breakdown ('11)
- 6.5 Farm coverage

7.0 Businessowners ('10) Policy 13%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section I — Property
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Other Coverages and Options 9%

- 8.1 National Flood Insurance Program
- 8.2 Other policies

Series 18-20 Producer's Exam for Casualty Insurance

100 questions – 2-hour time limit

1.0 Insurance Regulation 8%

- 1.1 Licensing
- 1.2 State regulation
- 1.3 Federal regulation

2.0 General Insurance 7%

- 2.1 Concepts
- 2.2 Insurers
- 2.3 Producers and general rules of agency
- 2.4 Contracts

3.0 Casualty Insurance Basics 17%

- 3.1 Principles and concepts
- 3.2 Policy structure
- 3.3 Common policy provisions
- 3.4 Connecticut laws, regulations and required provisions

4.0 Homeowners ('00) Policy 18%

- 4.1 Coverage forms
- 4.2 Definitions
- 4.3 Section II — Liability coverages
- 4.4 Exclusions
- 4.5 Conditions
- 4.6 Selected endorsements

5.0 Auto Insurance 18%

- 5.1 Laws
- 5.2 Personal ('05) auto policy
- 5.3 Commercial auto ('06)

6.0 Commercial Package Policy (CPP) 10%

- 6.1 Components of a commercial policy
- 6.2 Commercial general liability ('07)
- 6.3 Commercial crime ('06)
- 6.4 Farm coverage

7.0 Businessowners ('10) Policy 9%

- 7.1 Characteristics and purpose
- 7.2 Businessowners Section II — Liability
- 7.3 Businessowners Section III — Common Policy Conditions
- 7.4 Selected endorsements

8.0 Workers Compensation Insurance 8%

- 8.1 Workers compensation laws
- 8.2 Workers compensation and employers liability insurance policy
- 8.3 Premium computation
- 8.4 Other sources of coverage

9.0 Other Coverages and Options 5%

- 9.1 Umbrella/excess liability policies
- 9.2 Specialty liability insurance
- 9.3 Surplus lines
- 9.4 Surety bonds
- 9.5 Other policies

Approved Prelicense Education Course Providers

Effective September 22, 2011.

The entities listed below are approved Commercial courses only. Check with your insurance company or employer to determine if they have a prelicense education coursed approved by the State of Connecticut Insurance Department.

0Chance2Fail (20050)
Life, Accident/Health – Property/Casualty Home Study
2100 Southbridge Parkway, Suite 650 Birmingham, AL 35209 877.516.8384 www.0chance2fail.com

A D Banker & Co (0031)
Life, Accident/Health – Property/Casualty Combination Classroom and Home Study
913.451.1280 www.adbanker.com

Bail Bond School of CT (20110)
Bail Bond Combination Classroom and Home Study
203.610.6499 www.bailbondschoollct.com

Connecticut Bail Academy, LLC (20006)
Bail Bond Combination Classroom and Home Study
860.646.2245 www.connecticutbailacademy.com

Educational Training Systems (Financial Campus) (0197)
Life, Accident/Health – Property/Casualty Home Study
800.711.9484 www.financialcampus.com

ExamFX (0244) (formerly ABLE)
Life, Accident/Health – Property/Casualty Home Study
800.586.2253 www.examsimulator.com

Independent Insurance Agents of Connecticut (0103)
Life, Accident/Health – Property/Casualty – Personal Lines Combination Classroom and Home Study
860.563.1950 www.iiact.org

Kaplan Financial (0120)
Life, Accident/Health – Property/Casualty Home Study
800.824.8742 www.kfeducation.com

National Insurance Licensing Associates Inc. (0050)
Life, Accident/Health – Property/Casualty Home Study
508.875.9417 www.nila-inc.com

New England Bail Bonds, LLC (20114)
Bail Bond Combination Classroom and Home Study
203.430.8326 www.newenglandbailbondschooll.com

Pentera Group (0173)
Life, Accident/Health Home Study
317.545.2711 www.pgiresourcesce.com

PreLicense.com, a Service of WebCE (101293)
Health only, Life only, and Life/Health combined Self Study
877.488.9310 www.prelicense.com

Professional Insurance Agents of CT (PIA) (0184)
Property/Casualty Combination Classroom and Home Study
518.434.3111 www.piaonline.org/CT

Securities Training Corporation (0240)
Life, Accident/Health Combination Classroom and Home Study
800.782.2678 www.stcusa.com

TesTeachers (101045)
Life, Accident/Health – Property/Casualty – Personal Lines
888.422.7714 www.testeachersonline.com



Exam Registration Form

for Connecticut Insurance Examinations

Last Name	First Name	Middle Name	Social Security Number
Residence Address (Your address of legal residence)			
City	State	ZIP Code	Daytime Phone Number (including area code) ()
Employer (insurance company, if known)			Evening Phone Number (including area code) ()
E-mail address			Fax Number (including area code) ()
Name of Your Prelicense Education Course Provider			Prelicense Education Course Completion Date

This form is Page 34 of the Connecticut Licensing Information Bulletin. We recommend you read the entire bulletin.

Series	Exam Title	Exam Fee	Total
18-01	Producer's Life Insurance	\$58	\$
18-02	Producer's Accident and Health Insurance	\$58	\$
18-03	Producer's Life/Accident and Health Insurance	\$83	\$
18-04	Producer's Property/Casualty Insurance (includes Personal Lines)	\$83	\$
18-05	Consultant's Life/Accident and Health Insurance	\$80	\$
18-06	Consultant's Property/Casualty Insurance	\$80	\$
18-07	Surplus Lines Broker	\$60	\$
18-08	Public Adjuster	\$58	\$
18-09	Casualty Adjuster's All Lines Insurance	\$60	\$
18-10	Casualty Adjuster's All Lines Except Worker's Compensation Insurance	\$60	\$
18-11	Casualty Adjuster's Exam for Worker's Compensation	\$60	\$
18-12	Casualty Adjuster's Auto Only	\$60	\$
18-13	Surety Bail Bond Agent	\$68	\$
18-16	Motor Vehicle Physical Damage Appraiser	\$130	\$
18-18	Producer's Personal Lines Insurance	\$58	\$
18-19	Producer's Property Insurance	\$58	\$
18-20	Producer's Casualty Insurance	\$58	\$
By filing this registration, you assume full responsibility for exam selection. Fees for these exams are not refundable and not transferable. If you are unsure which exam is needed for the license you are seeking, resolve this question before you register. Exam fees are valid for 90 days from receipt at Prometric.		\$	

Fee may be paid by cashier's check, company check, money order, MasterCard or Visa. Make checks payable to Prometric. Please put your Social Security number on the check. Personal checks and cash are not accepted. Testing fees are determined by the State of Connecticut and are subject to contractual change without notice. To pay by credit card, complete the information below. To express register, visit our Web site at www.prometric.com/connecticut/insurance, call 800.341.3257 or fax this completed form to 800.347.9242. To register by mail, send this completed form along with the appropriate fee to:

Prometric, ATTN: CT Insurance Exam Registration, 1260 Energy Lane , St. Paul, MN 55108

Card Type (Check One) <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa	Card Number	Expiration Date
Name of Cardholder (Print)		Signature of Cardholder