



# NEW HAMPSHIRE

Insurance Department

## Licensing Information Bulletin

Effective as of October 1, 2019

**Register online at [www.prometric.com/newhampshire/insurance](http://www.prometric.com/newhampshire/insurance)**

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**Providing License Examinations for the State of New Hampshire**

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# Introduction

## ***A Message from the Department***

This handbook provides you with information about the processes for taking an examination and becoming licensed by the New Hampshire Insurance Department. It also contains information that is useful **after** you become licensed. We suggest you keep this handbook for future reference. The Department has contracted with Prometric to conduct its examination program.

We wish you well in preparing for your examination and remind you that by law you are required to continue your insurance education after becoming licensed. Remember that a license is a privilege, not a right or a gift. You must commit yourself from the beginning to comply with the laws and regulations set forth to regulate the insurance industry.

## ***Overview of Licensing Process***



This handbook provides information about the examination and licensing process for obtaining a resident insurance license. You should read this Licensing Handbook including the examination content outlines prior to taking an exam. If interested in applying for a nonresident license, you can apply online via NIPR at [www.nipr.com](http://www.nipr.com) or an NIPR authorized business partner.

### ***Licensing Process***

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

- 1** Review this handbook thoroughly to determine any exams needed and other license requirements.
- 2** Schedule your exam. The easiest way to schedule is online at <http://www.prometric.com/newhampshire/insurance>
- 3** Prepare for your exam, using this bulletin and materials from other sources. The content outlines at the back of this guide are the basis for the exams.
- 4** Take the scheduled exam, bringing required identification to the test center. You will receive your results immediately after the exam. If you pass it, go on to step 5. If you do not pass, repeat steps 2 through 4.
- 5** Apply for your license through the Department. (See Applying for your license)



***To get answers not provided in this handbook***

**Visit our Website:** <http://www.prometric.com/newhampshire/insurance>

**Frequently Asked Questions are available:**

<https://www.prometric.com/en-us/clients/insurance/Documents/newhampshire/NHInsuranceExamFAQs.pdf>

**Direct applications and questions about licensure to:**

**State of New Hampshire Insurance Department**

License Division

21 South Fruit Street, Suite 14

Concord, NH 03301

Phone: 603.271.0203

Fax: 603.271.7029

Visit the Department's website at <http://www.nh.gov/insurance>

**Direct all questions and requests for information about exams to:**

**Prometric**

Website: [www.prometric.com/newhampshire/insurance](http://www.prometric.com/newhampshire/insurance)

Phone: 800.869.6603

Fax: 800. 347-9242

TDD User: 800.790.3926

# New Hampshire Licensing Requirements

This section describes:

- The licensing process.
- The types of licenses offered, including exam waivers and temporary licenses.
- Residency requirements.

New Hampshire statutes and regulations require that anyone who sells, solicits, or negotiates insurance, provides insurance advice for a fee or otherwise receives compensation for representing insurance to the public, be licensed.

The Department has a single producer licensing system. Producers may act as agents, brokers or consultants. To be an authorized agent for any company, an entity must be a licensed producer and the insurance company must register an agent appointment within 15 days of initiating business with a producer (RSA 402-J:14 Appointments and Authority).

Generally, if you are applying for a producer or adjuster license, you should:

- 1 Pass an exam to confirm that you have attained a minimum level of knowledge regarding the statutes and regulations affecting the insurance profession and the services you will sell or represent to the public.
- 2 Submit a completed license application and appropriate fees to the Department. (Further information can be found at:

<http://www.nh.gov/insurance/producers/license.htm>



**Note** Passing an exam does not guarantee that you will be issued a license. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

## Types of Licenses

The following table shows the licenses available from the Department, the series number of the required exam and additional notes.

Producer License Line of Authority	Exam Series	Notes
Life	12-61 or 12-63	
Accident and Health	12-62 or 12-63	
Property and Casualty	12-64	
Variable Contracts		You must also pass FINRA Series 63, 66 or be a NH Registered Representative. You must supply your FINRA CRD number on the application for license and have a Life license.
Title	12-72	
Property	12-84	
Casualty	12-85	
Personal	12-86	
Credit	12-87	
Surplus		No exam, but P & C license required

<b>Adjuster License Line of Authority</b>	<b>Exam Series</b>	<b>Notes</b>
Property and Casualty	12-75	
Workers' Compensation	12-76	
<b>Public Adjuster License Line of Authority</b>	<b>Exam Series</b>	<b>Notes</b>
Public Adjuster	12-73	Nonresidents must take NH exam

**Exam Waivers**

If you have a CPCU designation and are applying for a Property and Casualty license, you only need to take and pass the New Hampshire Property and Casualty Insurance Laws and Regulations (12-81) exam or the New Hampshire Adjuster’s Property and Casualty Insurance Laws and Regulations (12-83) exam.

If you have a CLU designation and are applying for only a Life license, you need only take and pass the New Hampshire Life Insurance Laws and Regulations (12-78) exam; if you are applying for only an Accident and Health license, you only need to take and pass the New Hampshire Accident and Health Insurance Laws and Regulations (12-79) exam; or if you are applying only for the Life, Accident and Health license, you only need to take the New Hampshire Life, Accident and Health Insurance Laws and Regulations (12-80) exam.

**Temporary Licenses**

The Commissioner may issue a temporary license that will allow you to serve as a producer for up to six months without taking an examination. In general, temporary licenses are intended for use when extenuating circumstances exist that require a designee to substitute for the producer (e.g., death or induction into active military duty of an active agent or broker). The Commissioner may grant a temporary license if, in his opinion, such action would best serve the public interest. (For more information, please contact the Department.) Please refer to RSA 402-J:11.

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## ***Residency Requirements***

Requirements for licensing vary according to whether the applicant currently resides in New Hampshire or outside the state.

### **Residents**

Residents must successfully complete the appropriate examination for the license type and lines of authority sought, and submit the appropriate application and fees.

### **New Residents**

If you are a new resident of New Hampshire and have, within the past 90 days, held a producers license in another state, no exams are required. If you are applying for a Property & Casualty Adjuster license, you must successfully complete the New Hampshire Adjuster's Property and Casualty Insurance Laws and Regulations

(12-83) exam. In all cases, you must relinquish the resident license from your previous state; the Department will verify the former resident license is now inactive or applicant holds a non-resident license in the former resident state.

The Laws and Regulations exams are not available for Workers' Compensation Adjusters or Public Adjusters.

### **Nonresidents**

If you are applying for a nonresident license and hold a similar license in your home state, you will not have to take an exam. If you are applying for an adjuster license, you will need to be licensed in your resident state, designated home state or have 6 months verifiable experience in the lines of authority that you are seeking in New Hampshire.



**Note** Nonresident individual producers and claims adjusters with resident or designated home state licenses are required to apply for original and renewal licenses online with the NAIC at the National Insurance Producer Registry at <http://www.nipr.com/>.

## Scheduling Your Exam

### Registering and Scheduling Information



Prometric provides computerized testing through its multistate testing network. **You may take the exam at any Prometric test center in the United States.** Follow the instructions here to register and schedule an appointment.

**Testing Accommodations.** If you require an Americans with Disabilities Act (ADA) accommodation(s) or English as Second Language (ESL) additional time, see the “**Testing Accommodations**” section below.

### Online

***Register and schedule online—it saves time and it’s easy!***

**You can easily register and schedule your exam online at any time using our Internet Registration Service by going to:**

- 1**     <http://www.prometric.com/newhampshire/insurance>.
- 2**     Click on **Create or Login to Your Account** to register. You can immediately schedule your exam once you create your account or log in later to schedule your exam.
- 3**     Click on **Schedule Your Test** and follow the prompts.

**Effective Monday, February 11<sup>th</sup>** candidates will be directed to a new Registration and Scheduling page within Prometric’s Candidate Management System. New candidates will now need to create a new profile before scheduling their exam. Candidates who have previously tested with Prometric, will receive a Welcome email which will contain a link for you to create your account. Your account will be linked to your Profile and you will be able to see your testing history.

**Important Note:** Every candidate will need to create a new account, but those with exiting profiles will need to use the Welcome email as a starting point. If a candidate creates a new profile without using that link, a duplicate profile will be created and could result in scheduling challenges.

### By fax or mail

You may **fax** the completed Exam Registration Form found at the end of this handbook to Prometric to (800) 347-9242. You must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder’s signature must be on the Form.

**OR**

You may **mail** the completed Exam Registration Form and the appropriate exam fee to the address on the form. When registering by mail, you may pay the exam fee by Visa, MasterCard or American Express, company check, cashier’s check or money order. **Personal checks and cash are not accepted.**



If paying by credit card, you must also include the completed Credit Card Payment Form (Visa, MasterCard or American Express). The cardholder's signature must be on the Form. including a Visa, MasterCard or American Express, company check, cashier's check or money order.

### By phone

If you are unable to schedule online, you may schedule the examination by calling (800) 869-6603 between 8 a.m. and 9 p.m. (Eastern Time), Monday through Friday, and between 10 a.m. and 3 p.m. (Eastern Time), Saturday and Sunday. Please have your exam information and credit card information for payment available.

**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 your exam.

### Reschedule and Cancellation

To reschedule your existing exam appointment, you must contact Prometric 24 hours prior to the exam appointment date in order to avoid forfeiting your exam fee.

To cancel your existing exam appointment, you must contact Prometric at least three (3) calendar days prior to your scheduled exam appointment in order to avoid forfeiting \$40 of your original exam fee. After you cancel your exam, you must initiate a refund by going to <https://fs6.formsite.com/Prometric/form33/index.html> and completing the refund form.

Prometric will review refund requests and email decisions to you within 7-10 business days of receipt unless further research and/or documentation are required. Prometric reserves the right to request documentation to support any illness or emergency claim. **Refund requests made via phone will not be accepted.**

If you change or cancel your appointment without proper notice, you will forfeit your examination fee(s).

### 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 fee(s).

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## Test Centers

You may take your examination at any Prometric test center in the United States. A complete list of test center locations may be found by going to <http://www.prometric.com/newhampshire/insurance> click on **Check appointment availability.**

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

### Holidays

Testing generally does not occur on federal holidays. Additional state holidays may be observed in the state where your schedule the exam appointment.

### 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

testing site closures by checking our website at <https://www.prometric.com/en-us/pages/siteclosure.aspx> or calling Prometric at (866) 370-3411. If the site is closed, the exam will be rescheduled without a rescheduling fee.

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

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## **Testing Accommodations**

**ADA Accommodation.** Reasonable testing accommodations are provided to allow candidates with documented disabilities recognized under the ADA an opportunity to demonstrate their skills and knowledge. Prometric makes every effort to provide reasonable testing accommodations that enable all test takers to take examinations.

If you require testing accommodations under the Americans with Disabilities Act (ADA), please complete and submit a Testing Accommodation Request Form online at <https://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/pages/arrange-testing-accommodations.aspx>, or contact Prometric at (888) 226-9406 to obtain an Accommodation Request Form.

Professional documentation of the disability must be submitted with the Accommodation Request Form to aid Prometric in determining the appropriate testing accommodations. Thirty days' advance notice is required for all testing arrangements. There is no additional charge for these accommodations.

**ESL Accommodation.** All examinations are given in English. If English is not your primary language, you may qualify for additional time for the test by requesting an ESL Authorization from Prometric. To request an ESL authorization, please submit :

A personal letter requesting the authorization; and

A letter from the English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

Please fax documents to **800.347.9242** and allow **three (3) days** for processing. If your request is approved, Prometric may extend the time limit on your examination to time-and-one-half or 150% of the normal time limit. Prometric will inform you by mail whether your request for accommodation is approved. You should not schedule your exam until you have received the confirmation email. Exams scheduled before the ESL request has been approved will not include extra time.

## 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:

- Information about study materials.
- An overview of the exam content outlines.
- Practice Exams.

### Study Materials

Not all questions on the exams will necessarily be covered in your study materials. 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 cover the topics in the outlines.**

The Department does not specify an official study manual. You are free to use materials of your own choosing to prepare for the license exam. However, because of the number, the diversity of approach and the currency of other publications, **neither the Department nor Prometric lists or recommends study materials.**

### Content Outlines Overview

The license examination for each type of license consists of questions that test knowledge of topical areas listed in the content outline for that exam. An overview of each examination content outline appears in this bulletin. You can view a complete outline specific to your examination online at <http://www.prometric.com/newhampshire/insurance>. Click on **Review the test content outlines**.

Licenses for the major lines such as Life, Accident and Health, or Property and Casualty are attained by taking a comprehensive exam. Each exam will cover the New Hampshire statutes and general insurance principles sections, as well as the specific content for each line.



**Note** The results of the combination Life, Accident and Health examinations are reflected in one final score. You must pass the complete examination to qualify for a license.

### Practice Exams

To take a practice exam, select or copy the link below to your browser: <https://tcnet1.prometric.com/Login.aspx?ibt=853298600&ClientNameSingleSite=practice-insurance>.

While practice exams contain general, non-state specific insurance questions, they are created in the same format and use the same question types as the actual licensure exams. Practice exams are designed to 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 just as you would during the actual exam. Practice exams are available for:

- (LIPA) Life Insurance Producer/Agent Practice Exam in English and Spanish
- (HIPA) Health Insurance Producer/Agent Practice Exam in English and Spanish
- (PIPA) Property & Casualty Insurance Producer Practice Exam in English only

There is **no cost** to take Prometric Practice Exams!

## 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 testing center.
- Information about the types of questions.
- A guide to understanding your exam results.
- Information about appeals.

### Testing Process

Your exam will be administered by computer but you do not need any computer experience or typing skill to take your exam.

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

**Identification required.** You must present a valid form of identification before you can test. The 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 (if not you must present two identification cards: one with your photo and one with your signature).
- Have a name that exactly matches the name used to register for the exam (including designations such as "Jr." and "III").



**Important** Failure to provide appropriate identification at the time of the exam is considered a missed appointment. As a result, you must reschedule your 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

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

To ensure that all candidates are tested under similar conditions, the following regulations and procedures will be enforced at each test center. Failure to follow any of these security procedures may result in your being disqualified from taking an examination.

- 1 While in the test center, you will be continuously monitored by video. During your examination, you will also be monitored by physical walk-throughs and through an observation window. 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 previous section).
- 3 You will be scanned with a metal detector wand prior to every entry into the test room. If you refuse, you cannot test.

- 4 You will be required to raise your pants legs above your ankles, empty and turn all pockets inside-out and raise shirt sleeves above your wrists prior to every entry into the test room.
- 5 If you are wearing eyeglasses, you will be required to remove them for visual inspection to ensure they don't contain a recording device. Large jewelry items must be stored in your locker due to concerns over concealed recording devices.
- 6 You must sign 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 re-enter the test room.
- 7 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.
- 8 You **must not** talk to other candidates or refer to their screens, testing materials, or written notes in the test room.
- 9 You **must not** use written notes, published materials, or other testing aids.
- 10 You are **allowed** to bring soft ear plugs or center-supplied tissues into the test room.
- 11 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.
- 12 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.
- 13 You **must** return all materials issued to you by the test center administrator ("TCA") at the end of your test.
- 14 You are not allowed to use any electronic device or phone during breaks.
- 15 If you have a medical condition that may require you to access food or medicine during your exam session, you must store those items separately from other items you place in the test center locker. You must inform the TCA **before** you retrieve the food or medicine, and the TCA will observe you obtaining the item from the locker. You are not allowed to access any item other than food or medicine needed for a medical reason.
- 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 examination disqualification and criminal prosecution.

Failure to follow any of these security procedures may result in the disqualification of the examination. Prometric reserves the right to audio and videotape any examination session.

For more information on Prometric test center regulations, please visit:

[www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf](http://www.prometric.com/en-us/for-test-takers/prepare-for-test-day/documents/TestCenterRegulations.pdf)

**Please note:** 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.

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### **Question types**

The examination contains four-option multiple choice questions. These questions are designed to be as clear and concise as possible while testing knowledge and comprehension of insurance concepts as well as the application of the insurance concepts. The design of the exam ensures that those who possess the required knowledge of the specific insurance line of authority being tested should perform well on the examination for which they prepared.

#### **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**

Which one of the following is a type of health insurance policy designed to replace the wages of an insured that is unable to work due to an accident or sickness?

- \* 1. Disability Income Insurance Policy
- 2. Employer-Sponsored Group Major Medical Policy
- 3. Hospital Expense Insurance Policy
- 4. Special Risk Policy

#### **Format 2—Incomplete Sentence**

Benefits under workers' compensation insurance are payable:

- \* 1. For bodily injury that is accidental or intentional
- 2. Regardless of the liability of the employer
- 3. Unless safety rules are violated
- 4. Up to a maximum of 30 percent of weekly wages

#### **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

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### **Experimental Questions**

The 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 the final examination score.

You will be helping us help future test takers by completing 5 experimental test questions in your exam. We plan to use the experimental questions on future exams based on your performance.

The questions will:

- be randomly distributed within your test
- will not be counted in your final score
- time spent on the question will not be deducted from your test time.

**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 correct percentage 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**

<b>Sample License Exam Score Report</b>			
<b>New Hampshire Producer's Life Examination</b>			
	Number of Questions	Number Correct	Percent Correct
Life Total Test Score	100	80	80%
Insurance Regulation	12	10	83%
General Insurance	8	7	88%
Life Insurance Basics	17	14	82%
Life Insurance Policies	10	8	80%
Life Insurance Provisions			
Options, and Riders	20	15	75%
Annuities	18	15	83%
Tax Considerations	10	7	70%
Qualified Plans	5	4	80%
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.

**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 at no fee.

**Appeals Process**

Prometric’s goal is to provide a quality examination and a pleasant testing experience for every candidate. If you would like to submit an appeal concerning examination content, registration, scheduling or test administration (testing site procedures, equipment, personnel, etc.), please submit an appeal by visiting [www.prometric.com/contactus](http://www.prometric.com/contactus) and clicking on “Request an Appeal”.

Once submitted you will receive an email response within 20 days indicating whether your appeal has been approved.

# Applying for Your License

This section offers information about:

- Applying for your license.
- Licensing fees and renewal information.
- Continuing education policies.

## Submitting an Application

After passing the appropriate license exam (if an exam is required), you will need to submit a number of items to the Department depending on the type of license you are seeking. Additional information on the requirements for submitting an application can be found at:

<http://www.nh.gov/insurance/producers/index.htm>

Current fees for all license types can be found at:

<http://www.nh.gov/insurance/producers/documents/licensefees.pdf>



**Note** All applications are to be submitted electronically through the National Insurance Producer Registry at: <http://www.nipr.com>

If you desire Variable authority, you must supply your CRD number issued by FINRA and hold a Life license.

### Resident producer application procedures

To qualify as a New Hampshire resident insurance producer, you must submit your application online at <http://www.nipr.com>:

- Complete the NAIC Uniform Application.
- Original passing exam results must be on file.
- The appropriate licensing fee.

### Resident adjuster applicants

To qualify as a New Hampshire resident insurance adjuster, you must submit your application online at <http://www.nipr.com/>:

- Complete the NAIC Uniform Application.
- The appropriate licensing fees.
- Original passing exam results must be on file.

### Nonresident Producer and Adjuster application procedures

If you are not a New Hampshire resident but hold one or more insurance licenses in your home resident state, you may qualify for a New Hampshire nonresident license. If you wish to apply for a New Hampshire nonresident producers license, you must apply electronically through the National Insurance Producer Registry, an affiliate of the NAIC at [www.nipr.com](http://www.nipr.com).



**Renewal Dates**

Individual Producer and Adjuster licenses expiration dates are based on the birth month of the applicant. From the date of issue, the initial license expires the 2<sup>nd</sup> birth-month on the last day of that month. Business entity (agency) licenses expire the 2<sup>nd</sup> May 31<sup>st</sup> from date of issue. Ensuing expiration dates will be every two years thereafter.

**Continuing Education**

**resident producers** licensed for Life, Accident and Health, Property and Casualty, and Personal lines are required to satisfactorily complete 24 hours of CE credits in each renewal cycle, which should include at least three (but not more than 10) credits in ethics. All CE requirements must be completed 60 days prior to the expiration date of the license.

All **resident claims adjusters and non-resident adjusters that have declared NH their DESIGNATED HOME STATE** must meet the requirement of 24 total adjuster credits with a minimum of 3 credit hours of adjuster ethics credits every two years; The New Hampshire Legislature has also approved CE requirements for resident and nonresident **public adjusters**. All public adjusters must meet the requirement of 15 CE hours every two years which must include 3 hours of adjuster ethics. **Nonresident public adjusters** are exempt from the CE requirement if they can prove compliance with their resident state's substantially similar CE requirement; All **resident workers compensation claims Adjusters and Non-resident workers compensation Adjusters that have declared NH their DESIGNATED HOME STATE** must meet the requirement of **24** Total adjuster credits with a minimum of 10 hours of workers compensation courses and minimum 3 credit hours in adjuster ethics every two years.

As of January 1, 2011, nonresident claim adjusters are exempt from NH continuing education unless they have selected NH as their designated home state.



**Note** More information about the State of New Hampshire Continuing Education (CE) program can be found online at <http://www.nh.gov/insurance/producers/continuinged.htm>.

# Exam Content Outlines

The following outlines give an overview of the content of each of the New Hampshire 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 <http://www.prometric.com/newhampshire/insurance>.**

<p style="text-align: center;"><b>Producer's Life Insurance</b></p> <p style="text-align: center;"><b>Series 12-61</b></p> <p><b>100 questions - 2-hour time limit</b> <b>Live Date: February 17, 2018</b></p>	<p>Denial, suspension or revocation (402:49; 402-J:12)</p> <p>Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)</p> <p><b>1.2 State regulation</b></p> <p>Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)</p> <p>Company regulation</p> <p>Producer appointment (402-J:14)</p> <p>Termination of appointment (402-J:15)</p> <p>Producer regulation</p> <p>Acting without a license (402-J:3, 13)</p> <p>Commissions (402-J:13)</p> <p>Conversion of funds by producer (402:53)</p> <p>Referrals (402:16-B)</p> <p>Controlled business (402:74)</p> <p>Fiduciary requirements (Reg 4301.01-4301.09)</p> <p>License to transact business (402:12)</p> <p>Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)</p> <p>Unfair insurance trade practices</p> <p>Misrepresentation (402:46; 417:4(I, II))</p> <p>Twisting (402:47; 417:4(I))</p> <p>False information and advertising (417:4(III))</p>	<p>Defamation (417:4(IV))</p> <p>Boycott, coercion and intimidation (417:4(V))</p> <p>Illegal inducement (417:4(VII))</p> <p>Unfair discrimination (417:4(VIII))</p> <p>Rebating (402:39-41; 417:4(IX))</p> <p>Examination of books and records (400-A:37)</p> <p>Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)</p> <p>Consumer privacy regulation (Reg 3001-3006)</p> <p><b>1.3 Federal regulation</b></p> <p>Fair Credit Reporting Act (15 USC 1681-1681d)</p> <p>Fraud and false statements (18 USC 1033, 1034)</p>
<p style="text-align: center;"><b>1.0 Insurance Regulation 12%</b></p> <p><b>1.1 Licensing</b></p> <p>Process (402-J:5, 6)</p> <p>Types of licensees</p> <p>Producer (402-J:2, 14)</p> <p>Producer with appointment (402-J:14)</p> <p>Business entity (402-J:6)</p> <p>Financial institutions (406-C:1-19)</p> <p>Resident versus nonresident (402-J:8, 16)</p> <p>Temporary (402-J:11)</p> <p>Maintenance and duration</p> <p>Renewal (402-J:7(II-IV))</p> <p>Change of address (402-J:7(VI))</p> <p>Reporting of actions (402-J:17)</p> <p>Assumed names (402-J:10)</p> <p>Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)</p> <p>Disciplinary actions</p> <p>Cease and desist order (417:12)</p>	<p style="text-align: center;"><b>2.0 General Insurance 8%</b></p> <p><b>2.1 Concepts</b></p> <p>Risk management key terms</p> <p>Risk</p> <p>Exposure</p> <p>Hazard</p> <p>Peril</p> <p>Loss</p> <p>Methods of handling risk</p> <p>Avoidance</p> <p>Retention</p> <p>Sharing</p>	

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Life Insurance Basics 17%**

**3.1 Insurable interest (408:2, 2-a)**

**3.2 Personal uses of life insurance**

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

**3.3 Determining amount of personal life insurance**

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

**3.4 Business uses of life insurance**

Buy-sell funding

Key person

Executive bonuses

**3.5 Classes of life insurance policies**

Group versus individual

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and New Hampshire) (408:30)

**3.6 Premiums**

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

Unearned premium (Ins 401.04 (a)(3))

**3.7 Producer responsibilities**

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Life insurance policy cost comparison methods

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures including backdating of policies (INS 301.06(j))

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

Delivery Receipts (INS. 401.04 (f)(g)\_

**3.8 Individual underwriting by the insurer**

Information sources and regulation

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Selection criteria and unfair discrimination (408:11)

Classification of risks

Preferred

Standard

Substandard

**3.9 Life Settlements (RSA 408-D, Ins.312)**

**4.0 Life Insurance Policies**  
10%

**4.1 Term life insurance**

Level term

Annual renewable term

Level premium term

Decreasing term

**4.2 Whole life insurance**

Continuous premium (straight life)

Limited payment

Single premium

**4.3 Flexible premium policies**

Universal life

**4.4 Specialized policies**

Joint life (first-to-die)

Survivorship life (second-to-die)

**4.5 Group life insurance**

Characteristics of group plans

Group eligibility (408:15)

Group underwriting requirements

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

**5.0 Life Insurance Policy Provisions, Options and Riders**  
20%

**5.1 Standard provisions**

Ownership

Assignment

Entire contract (408:9; Reg 401.04(a)(3))

Modifications

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

**5.2 Beneficiaries**

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

**5.3 Settlement options**

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

**5.4 Nonforfeiture options**

Cash surrender value

Extended term

Reduced paid-up insurance

**5.5 Policy loan and withdrawal options**

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

**5.6 Dividend options**

Cash payment

Reduction of premium payments

Accumulation at interest

Paid-up additions

Paid-up insurance

**5.7 Disability riders**

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

**5.8 Accelerated (living) benefit provision/rider**

Conditions for payment

Effect on death benefit

**5.9 Riders covering additional insureds**

Spouse/other-insured term rider

Children's term rider

Family term rider

**5.10 Riders affecting the death benefit amount**

Accidental death

Guaranteed insurability

Cost of living

Return of premium

**6.0 Annuities 18%**

**6.1 Annuity principles and concepts**

Accumulation period versus annuity period

Suitability in annuities transactions INS.305-05

Owner, annuitant and beneficiary

Insurance aspects of annuities

Spousal Continuation

Federal Law

DOMA

New Hampshire Law

Same Sex Marriage

Withdrawal of Bulletin INS 10-004-AB

**6.2 Immediate versus deferred annuities**

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender charges

Death benefits

**6.3 Annuity (benefit) payment options**

Life contingency options

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

**6.4 Annuity products**

Fixed annuities

General account assets

Interest rate guarantees (minimum versus current)

Level benefit payment amount

Indexed annuities

Interest crediting methodologies

Variable annuities

Market value adjusted annuities

Funding agreements (408-E)

**6.5 Uses of annuities**

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement accounts (IRAs)

Tax-deferred growth

Retirement income

Education funds

**6.6 Annuity Suitability (Ins.305)**

**7.0 Federal Tax Considerations for Life Insurance and Annuities 13%**

**7.1 Taxation of personal life insurance**

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

**7.2 Modified endowment contracts (MECs)**

Modified endowment versus life insurance

Seven-pay test

Distributions

**7.3 Taxation of non-qualified annuities**

Individually-owned

Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

**7.4 Taxation of individual retirement accounts (IRAs)**

Traditional IRAs

Contributions and deductible amounts

Premature distributions including taxation issues

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

**7.5 Rollovers and transfers (IRAs and qualified plans)**

**7.6 Section 1035 exchanges**

**8.0 Qualified Plans 2%**

**8.1 General requirements**

**8.2 Federal tax considerations**

Tax advantages for employers and employees

Taxation of distributions (age-related)

**8.3 Plan types, characteristics and purchasers**

Simplified employee pensions (SEPs)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

**Producer's Accident and Health Insurance**

**Series 12-62**

**100 questions - 2-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 16%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3,13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 13%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Health Insurance Basics 12%**

**3.1 Definitions of perils**

Accidental injury

Sickness

**3.2 Principal types of losses and benefits**

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

**3.3 Classes of health insurance policies**

Individual versus group

Private versus government

Limited versus comprehensive

**3.4 Limited policies**

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

**3.5 Common exclusions from coverage (415-A:5)**

**3.6 Producer responsibilities in individual health insurance**

Marketing requirements

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Sales presentations

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Field underwriting

Nature and purpose

Disclosure of information about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

**3.7 Individual underwriting by the insurer**

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Classification of risks

Preferred

Standard

Substandard

**3.8 Considerations in replacing health insurance (Reg 1901.07)**

Benefits, limitations and exclusions

Underwriting requirements

Producer liability for errors and omissions

**3.9 New Hampshire mandated provisions**

**4.0 Individual Health Insurance Policy General Provisions 9%**

**4.1 Required provisions**

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

**4.2 Other provisions**

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

**4.3 Other general provisions**

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Travel (RSA 402-L)

Insuring clause

Consideration clause

Renewability clause (Reg 1901.05)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 1901.05(a)(7))

**5.0 Disability Income and Related Insurance 9%**

**5.1 Qualifying for disability benefits**

Inability to perform duties

Own occupation

Any occupation

Presumptive disability

Requirement to be under physician care

**5.2 Individual disability income insurance**

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods



Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (415:6(II)(6))

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

**5.3 Unique aspects of individual disability underwriting**

Occupational considerations

Benefit limits

Policy issuance alternatives

**5.4 Group disability income insurance**

Short-term disability (STD)

Long-term disability (LTD)

**5.5 Business disability insurance**

Key person disability income

Disability buy-sell policy

**5.6 Social Security disability**

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

**5.7 Workers compensation**

Eligibility

Benefits

**6.0 Medical Plans 10%**

**6.1 Medical plan concepts**

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

**6.2 Types of providers and plans**

Major medical insurance (indemnity plans)

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health maintenance organizations (HMOs)

General characteristics

Preventive care services

Primary care versus referral (specialty) physician

Emergency care

Urgent care

Hospital services

Other basic services

Preferred provider organizations (PPOs)

General characteristics

Open panel or closed panel

Types of parties to the provider contract

Point-of-service (POS) plans

Nature and purpose

Out-of-network provider access (open-ended HMO)

PCP referral (gatekeeper PPO)

Indemnity plan features

**6.3 Cost containment in health care delivery**

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization management

Prospective review

Concurrent review

**6.4 New Hampshire requirements (individual and group)**

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

**6.5 HIPAA (Health Insurance Portability and Accountability Act) requirements**

Eligibility  
 Guaranteed issue  
 Pre-existing conditions  
 Creditable coverage  
 Renewability

**6.6 Patient Protection and Affordable Care Act**

Preexisting conditions  
 Premium Assistance Program  
 Metal Levels  
 Shop versus Individual  
 Essential Benefits  
 Cost Sharing  
 No Limits  
 QHP  
 Certification  
 Insurance exchanges  
 Annual and lifetime dollar limits

**7.0 Group Health Insurance 10%**

**7.1 Characteristics of group insurance**

Group contract  
 Certificate of coverage  
 Experience rating versus community rating

**7.2 Types of eligible groups**

Individual employer groups (Bulletin INS 08-068-AB)

**7.3 Marketing considerations**

Advertising  
 Regulatory jurisdiction/place of delivery

**7.4 Employer group health insurance**

Insurer underwriting criteria  
 Characteristics of group  
 Plan design factors  
 Administrative capability  
 Eligibility for coverage  
 Employee eligibility  
 Part-time employees (415:18(I)(q))  
 Dependent eligibility  
 Coordination of benefits provision (Reg 1904.05-.07)  
 Change of insurance companies or loss of coverage  
 No-loss no-gain  
 Events that terminate coverage  
 Extension of benefits  
 Cancellation or nonrenewal (415:18-b)  
 Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII)(g))  
 Conversion privilege (415:18(VII)(a-b); Reg 1901.06(a)(11))

**7.5 Small employer group medical plans**

Definition of small employer (420-G:2(XVI))  
 Renewability of coverage (420-G:6)  
 Participation requirements (420-G:9)  
 Open enrollment and late enrollment (420-G:8)  
 Prohibited underwriting practices (420-G:4(I)(b), 5)

**7.6 Regulation of employer group insurance**

Age Discrimination in Employment Act (ADEA)  
 Applicability to employers and workers

Permitted reductions in insured benefits  
 Permitted increases in employee contributions  
 Requirements for medical expense coverage  
 Relationship with Medicare  
 Medicare secondary coverage rules  
 Medicare carve-outs and supplements

**8.0 Dental Insurance 2%**

**8.1 Types of dental treatment**

Diagnostic and preventive  
 Restorative  
 Oral surgery  
 Endodontics  
 Periodontics  
 Prosthodontics  
 Orthodontics

**8.2 Indemnity plans**

Benefit categories  
 Diagnostic/preventive services  
 Basic services  
 Major services  
 Deductibles and coinsurance  
 Combination plans  
 Exclusions  
 Limitations  
 Predetermination of benefits

**8.3 Employer group dental expense**

Integrated deductibles versus stand-alone plans  
 ACA Considerations (Stand Alone Dental Plans)

Minimizing adverse selection

**9.0 Insurance for Senior Citizens and Special Needs Individuals 13%**

**9.1 Medicare**

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

**9.2 Medicare supplements**

Purpose (Reg 1905.01)

Open enrollment (Reg 1905.10)

Standardized Medicare supplement plans (Reg 1905.08)

Core benefits

Additional benefits

New Hampshire regulations and required provisions

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase and excessive insurance (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

**9.3 Other options for individuals with Medicare**

Employer group health plans

Employees with disabilities and their covered spouses

Employees with kidney failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

**9.4 Long-term care (LTC) insurance**

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Inflation protection

Guarantee of insurability

Return of premium

Qualified LTC plans

Partnership plans (Ins 3602)

Exclusions

Underwriting considerations

New Hampshire regulations and required provisions

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

**10.0 Federal Tax Considerations for Health Insurance 6%**

**10.1 Personally-owned health insurance**

Disability income insurance

Medical expense insurance

Long-term care insurance

Settlement options

**10.2 Employer group health insurance**

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

Accidental death and dismemberment

**10.3 Medical expense coverage for sole proprietors and partners**

**10.4 Business disability insurance**

Key person disability income

Buy-sell policy

**10.5 ACA Tax implications and penalties**

**Producer's Life, Accident and Health Insurance**

**Series 12-63**

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**150 questions – 2.5-hour time limit**  
**Live Date: February 17, 2018**

**1.0 Insurance Regulation 7%**

**1.1 Licensing**

- Process (402-J:5, 6)
- Types of licensees
- Producer (402-J:2, 14)
- Producer with appointment (402-J:14)
- Business entity (402-J:6)
- Financial institutions (406-C:1-19)
- Resident versus nonresident (402-J:8, 16)
- Temporary (402-J:11)
- Maintenance and duration
- Renewal (402-J:7(II-IV))
- Change of address (402-J:7(VI))
- Reporting of actions (402-J:17)
- Assumed names (402-J:10)
- Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)
- Disciplinary actions

- Cease and desist order (417:12)
- Denial, suspension or revocation (402:49; 402-J:12)
- Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

- Commissioner's general duties and powers (400-A:3, .15; 417:5, 14)
- Company regulation
- Producer appointment (402-J:14)
- Termination of appointment (402-J:15)
- Producer regulation
- Acting without a license (402-J:3, 13)
- Commissions (402-J:13)
- Conversion of funds by producer (402:53)
- Referrals (402:16-B)
- Controlled business (402:74)
- Fiduciary requirements (Reg 4301.01-4301.09)
- License to transact business (402:12)
- Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)
- Unfair insurance trade practices
- Misrepresentation (402:46; 417:4(I, II))
- Twisting (402:47; 417:4(I))
- False information and advertising (417:4(III))
- Defamation (417:4(IV))
- Boycott, coercion and intimidation (417:4(V))
- Illegal inducement (417:4(VII))
- Unfair discrimination (417:4(VIII))

- Rebating (402:39-41; 417:4(IX))
- Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

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

**2.0 General Insurance 6%**

**2.1 Concepts**

- Risk management key terms
- Risk
- Exposure
- Hazard
- Peril
- Loss
- Methods of handling risk
- Avoidance
- Retention
- Sharing
- Reduction
- Transfer
- Elements of insurable risks
- Adverse selection
- Law of large numbers
- Reinsurance
- 2.2 Insurers**
- Types of insurers
- Stock companies
- Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Life Insurance Basics 10%**

**3.1 Insurable interest (408:2, 2-a)**

**3.2 Personal uses of life insurance**

Survivor protection

Estate creation

Cash accumulation

Liquidity

Estate conservation

**3.3 Determining amount of personal life insurance**

Human life value approach

Needs approach

Types of information gathered

Determining lump-sum needs

Planning for income needs

**3.4 Business uses of life insurance**

Buy-sell funding

Key person

Executive bonuses

**3.5 Classes of life insurance policies**

Group versus individual

Permanent versus term

Participating versus nonparticipating

Fixed versus variable life insurance and annuities

Regulation of variable products (SEC, FINRA and New Hampshire) (408:30)

**3.6 Premiums**

Factors in premium determination

Mortality

Interest

Expense

Premium concepts

Net single premium

Gross annual premium

Premium payment mode

Unearned premium (Ins 401.04 (a)(3))

**3.7 Producer responsibilities**

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Life insurance policy cost comparison methods

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

Field underwriting

Notice of information practices

Application procedures including backdating of policies (INS 301.06(j))

Delivery

Policy review

Effective date of coverage

Premium collection

Statement of good health

Delivery Receipts (Ins. 401.04 (f)(g))

**3.8 Individual underwriting by the insurer**

Information sources and regulation

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Selection criteria and unfair discrimination (408:11)

Classification of risks

Preferred

Standard

Substandard

**3.9 Life Settlements**

**4.0 Life Insurance Policies 6%**

**4.1 Term life insurance**

Level term

Annual renewable term

Level premium term

Decreasing term

**4.2 Whole life insurance**

Continuous premium (straight life)

Limited payment

Single premium

**4.3 Flexible premium policies**

Universal life

**4.4 Specialized policies**

Joint life (first-to-die)

Survivorship life (second-to-die)

**4.5 Group life insurance**

Characteristics of group plans

Group eligibility (408:15)

Group underwriting requirements

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

**5.0 Life Insurance Policy Provisions, Options and Riders 11%**

**5.1 Standard provisions**

Ownership

Assignment

Entire contract (408:9; Reg 401.04(a)(3))

Modifications

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

**5.2 Beneficiaries**

Designation options

Individuals

Classes

Estates

Minors

Trusts

Succession

Revocable versus irrevocable

Common disaster clause

Spendthrift clause

**5.3 Settlement options**

Interest only

Fixed-period installments

Fixed-amount installments

Life income

Single life

Joint and survivor

**5.4 Nonforfeiture options**

Cash surrender value

Extended term

Reduced paid-up insurance

**5.5 Policy loan and withdrawal options**

Cash loans

Automatic premium loans

Withdrawals or partial surrenders

**5.6 Dividend options**

Cash payment

Reduction of premium payments

Accumulation at interest

Paid-up additions

Paid-up insurance

**5.7 Disability riders**

Waiver of premium

Waiver of cost of insurance

Disability income benefit

Payor benefit life/disability (juvenile insurance)

**5.8 Accelerated (living) benefit provision/rider**

Conditions for payment

Effect on death benefit

**5.9 Riders covering additional insureds**

Spouse/other-insured term rider

Children's term rider

Family term rider

**5.10 Riders affecting the death benefit amount**

Accidental death

Guaranteed insurability

Cost of living

Return of premium

**6.0 Annuities 10%**

**6.1 Annuity principles and concepts**

Accumulation period versus annuity period

Owner, annuitant and beneficiary

Insurance aspects of annuities

**6.2 Immediate versus deferred annuities**

Single premium immediate annuities (SPIAs)

Deferred annuities

Premium payment options

Nonforfeiture

Surrender charges

Death benefits

Spousal continuation

Federal Law

**DOMA**

New Hampshire Law

**Same sex marriage**

**Withdrawal of Bulletin INS10-004-AB**

**6.3 Annuity (benefit) payment options**

Life contingency options

Pure life versus life with guaranteed minimum

Single life versus multiple life

Annuities certain (types)

**6.4 Annuity products**

Fixed annuities

General account assets

Interest rate guarantees (minimum versus current)

Level benefit payment amount

Indexed annuities

Variable annuities

Market value adjusted annuities

Finding agreements (408-E)

**6.5 Uses of annuities**

Lump-sum settlements

Qualified retirement plans

Group versus individual annuities

Personal uses

Individual retirement accounts (IRAs)

Tax-deferred growth

Retirement income

Education funds

**6.6 Annuity Suitability (Ins. 305)**

**7.0 Federal Tax Considerations for Life Insurance and Annuities 7%**

**7.1 Taxation of personal life insurance**

Amounts available to policyowner

Cash value increases

Dividends

Policy loans

Surrenders

Amounts received by beneficiary

General rule and exceptions

Settlement options

Values included in insured's estate

**7.2 Modified endowment contracts (MECs)**

Modified endowment versus life insurance

Seven-pay test

Distributions

**7.3 Taxation of non-qualified annuities**

Individually-owned

Accumulation phase (tax issues related to withdrawals)

Annuity phase and the exclusion ratio

Distributions at death

Corporate-owned

**7.4 Taxation of individual retirement accounts (IRAs)**

Traditional IRAs

Contributions and deductible amounts

Premature distributions including taxation issues

Annuity phase benefit payments

Values included in the annuitant's estate

Amounts received by beneficiary

Roth IRAs

Contributions and limits

Distributions

**7.5 Rollovers and transfers (IRAs and qualified plans)**

**7.6 Section 1035 exchanges**

**8.0 Qualified Plans 2%**

**8.1 General requirements**

**8.2 Federal tax considerations**

Tax advantages for employers and employees

Taxation of distributions (age-related)

**8.3 Plan types, characteristics and purchasers**

Simplified employee pensions (SEPs)

Profit-sharing and 401(k) plans

SIMPLE plans

403(b) tax-sheltered annuities (TSAs)

**9.0 Health Insurance Basics 7%**

**9.1 Definitions of perils**

Accidental injury

Sickness

**9.2 Principal types of losses and benefits**

Loss of income from disability

Medical expense

Dental expense

Long-term care expense

**9.3 Classes of health insurance policies**

Individual versus group

Private versus government

Limited versus comprehensive

**9.4 Limited policies**

Limited perils and amounts

Required notice to insured

Types of limited policies

Accident-only

Specified (dread) disease

Hospital indemnity (income)

Credit disability

Blanket insurance (teams, passengers, other)

**9.5 Common exclusions from coverage (415-A:5)**

**9.6 Producer responsibilities in individual health insurance**

Marketing requirements

Advertising (Reg 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Sales presentations

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Field underwriting

Nature and purpose

Disclosure of information about individuals

Application procedures

Requirements at delivery of policy

Common situations for errors/omissions

**9.7 Individual underwriting by the insurer**

Underwriting criteria

Sources of underwriting information

Application

Producer report

Attending physician statement

Investigative consumer (inspection) report

Medical Information Bureau (MIB)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Classification of risks

Preferred

Standard

Substandard

**9.8 Considerations in replacing health insurance (Reg 1901.07)**

Benefits, limitations and exclusions

Underwriting requirements

Producer liability for errors and omissions

**9.9 New Hampshire mandated provisions**

**10.0 Individual Health Insurance Policy General Provisions 5%**

**10.1 Required provisions**

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))



Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

**10.2 Other provisions**

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

**10.3 Other general provisions**

Right to examine (free look) (Reg 401.04(f); 1901.06(a)(11))

Travel (RSA 402-L)

Insuring clause

Consideration clause

Renewability clause (Reg 1901.05)

Noncancelable

Guaranteed renewable

Conditionally renewable

Renewable at option of insurer

Nonrenewable (cancelable, term)

Military suspense provision (Reg 1901.05)

**11.0 Disability Income and Related Insurance 5%**

**11.1 Qualifying for disability benefits**

Inability to perform duties

Own occupation

Any occupation

Presumptive disability

Requirement to be under physician care

**11.2 Individual disability income insurance**

Basic total disability plan

Income benefits (monthly indemnity)

Elimination and benefit periods

Waiver of premium feature

Coordination with social insurance and workers compensation benefits

Additional monthly benefit (AMB)

Social insurance supplement (SIS)

Occupational versus nonoccupational coverage

At-work benefits

Partial disability benefit

Residual disability benefit

Other provisions affecting income benefits

Cost of living adjustment (COLA) rider

Future increase option (FIO) rider

Relation of earnings to insurance (415:6(II)(6))

Other cash benefits

Accidental death and dismemberment

Rehabilitation benefit

Medical reimbursement benefit (nondisabling injury)

Refund provisions

Return of premium

Cash surrender value

Exclusions

**11.3 Unique aspects of individual disability underwriting**

Occupational considerations

Benefit limits

Policy issuance alternatives

**11.4 Group disability income insurance**

Short-term disability (STD)

Long-term disability (LTD)

**11.5 Business disability insurance**

Key person disability income

Disability buy-sell policy

**11.6 Social Security disability**

Qualification for disability benefits

Definition of disability

Waiting period

Disability income benefits

**11.7 Workers compensation**

Eligibility

Benefits

**12.0 Medical Plans 6%**

**12.1 Medical plan concepts**

Fee-for-service basis versus prepaid basis

Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers

Insureds versus subscribers/participants

**12.2 Types of providers and plans**

Major medical insurance (indemnity plans)

Characteristics

Common limitations

Exclusions from coverage

Provisions affecting cost to insured

Health maintenance organizations (HMOs)

General characteristics

Preventive care services

Primary care versus referral (specialty) physician

Emergency care

Urgent Care

Hospital services

Other basic services

Preferred provider organizations (PPOs)

General characteristics

Open panel or closed panel

Types of parties to the provider contract

Point-of-service (POS) plans

Nature and purpose

Out-of-network provider access (open-ended HMO)

PCP referral (gatekeeper PPO)

Indemnity plan features

**12.3 Cost containment in health care delivery**

Cost-saving services

Preventive care

Hospital outpatient benefits

Alternatives to hospital services

Utilization management

Prospective review

Concurrent review

**12.4 New Hampshire requirements (individual and group)**

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

**12.5 HIPAA (Health Insurance Portability and Accountability Act) requirements**

Eligibility

Guaranteed issue

Pre-existing conditions

Creditable coverage

Renewability

**12.6 Patient Protection and Affordable Care Act**

Preexisting conditions

Premium Assistance Program

Metal Levels

Shop versus Individual

Essential Benefits

Cost Sharing

No Limits

QHP

Certification

Insurance exchanges

Annual and lifetime dollar limits

**13.0 Group Health Insurance 6%**

**13.1 Characteristics of group insurance**

Group contract

Certificate of coverage

Experience rating versus community rating

**13.2 Types of eligible groups**

Individual employer groups (Bulletin Ins. 08-068-AB)

**13.3 Marketing considerations**

Advertising

Regulatory jurisdiction/place of delivery

**13.4 Employer group health insurance**

Insurer underwriting criteria

Characteristics of group

Plan design factors

Administrative capability

Eligibility for coverage

Employee eligibility

Part-time employees (415:18(I)(q))

Dependent eligibility

Coordination of benefits provision (Reg 1904.05-.07)

Change of insurance companies or loss of coverage

No-loss no-gain

Events that terminate coverage

Extension of benefits

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

**13.5 Small employer group medical plans**

Definition of small employer (420-G:2(XVI))

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

**13.6 Regulation of employer group insurance**

Age Discrimination in Employment Act (ADEA)

Applicability to employers and workers

Permitted reductions in insured benefits

Permitted increases in employee contributions

Requirements for medical expense coverage

Relationship with Medicare

Medicare secondary coverage rules

Medicare carve-outs and supplements

**14.0 Dental Insurance 1%**

**14.1 Types of dental treatment**

Diagnostic and preventive

Restorative

Oral surgery

Endodontics

Periodontics

Prosthodontics

Orthodontics

**14.2 Indemnity plans**

Benefit categories

Diagnostic/preventive services

Basic services

Major services

Deductibles and coinsurance

Combination plans

Exclusions

Limitations

Predetermination of benefits

**14.3 Employer group dental expense**

Integrated deductibles versus stand-alone plans

Minimizing adverse selection

**15.0 Insurance for Senior Citizens and Special Needs Individuals 7%**

**15.1 Medicare**

Nature, financing and administration

Part A — Hospital Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Part B — Medical Insurance

Individual eligibility requirements

Enrollment

Coverages and cost-sharing amounts

Exclusions

Claims terminology and other key terms

Part C — Medicare Advantage

Part D — Prescription Drug Insurance

**15.2 Medicare supplements**

Purpose (Reg 1905.01)

Open enrollment (Reg 1905.10)

Standardized Medicare supplement plans (Reg 1905.08)

Core benefits

Additional benefits

New Hampshire regulations and required provisions

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, 1905.18)

Appropriateness of recommended purchase and excessive insurance (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

**15.3 Other options for individuals with Medicare**

Employer group health plans

Employees with disabilities and their covered spouses

Employees with kidney failure

Individuals age 65 and older

Medicaid

Eligibility

Benefits

**15.4 Long-term care (LTC) insurance**

Eligibility for benefits

Levels of care

Skilled care

Intermediate care

Custodial care

Home health care

Adult day care

Respite care

Benefit periods

Benefit amounts

Optional benefits

Inflation protection

Guarantee of insurability

Return of premium

Qualified LTC plans

Partnership plans (Ins 3602)

Exclusions

Underwriting considerations

New Hampshire regulations and required provisions

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

**16.0 Federal Tax Considerations for Health Insurance 4%**

**16.1 Personally-owned health insurance**

Disability income insurance

Medical expense insurance

Long-term care insurance

Settlement options

**16.2 Employer group health insurance**

Disability income (STD, LTD)

Benefits subject to FICA

Medical and dental expense

Long-term care insurance

Accidental death and dismemberment

**16.3 Medical expense coverage for sole proprietors and partners**

**16.4 Business disability insurance**

Key person disability income

Buy-sell policy

**16.5 ACA Tax Implications**

**Producer's Property and Casualty Insurance**

**Series 12-64**

**150 questions – 2.5-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 13%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 11%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

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**2.3 Producers and general rules of agency**

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Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Property and Casualty Insurance Basics 14%**

**3.1 Principles and concepts**

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components	Additional/supplementary coverage	Subrogation
Hazards	Conditions	Salvage
Physical	Exclusions	Claim settlement options
Moral	Endorsements	Duty to defend
Morale	<b>3.3 Common policy provisions</b>	Third-party provisions
Negligence	Insureds — named, first named, additional	Standard mortgage clause
Elements of a negligent act	Policy period	Loss payable clause
Defenses against negligence	Policy territory	No benefit to the bailee
Damages	Cancellation and nonrenewal	<b>3.4 New Hampshire laws, regulations and required provisions</b>
Compensatory — special versus general	Deductibles	New Hampshire Valued Policy Law (407:11)
Punitive	Other insurance	New Hampshire Insurance Guaranty Association (404-B)
Absolute liability	Nonconcurrency	Standard fire policy (407:1-2-a, 22)
Strict liability	Primary and excess	Cancellation and nonrenewal (417-B; 417-C:1-4, 6)
Vicarious liability	Pro rata	Binders (407:6)
Causes of loss (perils)	Contribution by equal shares	Concealment, misrepresentation or fraud (407:22; RL 638:20)
Named perils versus special (open) perils	Property limits	Claim settlement time limits (407:12, 12-a; Reg 1002.05)
Direct loss	Limits of liability	Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
Consequential or indirect loss	Per occurrence (accident)	Certificate of Insurance House Bill 419 eff 1/1/2012
Blanket versus specific insurance	Per person	<b>4.0 Dwelling ('02) Policy 4%</b>
Basic types of construction	Aggregate — general versus products — completed operations	<b>4.1 Characteristics and purpose</b>
Loss valuation	Split	<b>4.2 Coverage forms — Perils insured against</b>
Actual cash value	Combined single	Basic
Replacement cost	Restoration/nonreduction of limits	Broad
Functional replacement cost	Coinsurance	Special
Market value	Vacancy or unoccupancy	<b>4.3 Property coverages</b>
Agreed value	Named insured provisions	Coverage A — Dwelling
Stated amount	Duties after loss	
<b>3.2 Policy structure</b>	Assignment	
Declarations	Abandonment	
Definitions	Insurer provisions	
Insuring agreement or clause	Liberalization	

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.4 General exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

**4.7 Personal liability supplement**

**5.0 Homeowners ('11) Policy 12%**

**5.1 Coverage forms**

HO-2 through HO-6

**5.2 Definitions**

**5.3 Section I — Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Section II — Liability coverages**

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

**5.5 Perils insured against**

**5.6 Exclusions**

**5.7 Conditions**

**5.8 Selected endorsements**

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

Identity Theft

**6.0 Auto Insurance 14%**

**6.1 Laws**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; RL 1406.01)

Medical costs coverage (RL 264:16)

After market parts regulation (407-D)

**6.2 Personal ('05) auto policy**

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

**6.3 Commercial auto ('10)**

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

**7.0 Commercial Package Policy (CPP) 10%**

**7.1 Components of a commercial policy**

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

**7.2 Commercial general liability ('07)**

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Supplementary payments

Who is an insured

Limits of liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

**7.3 Commercial property ('07)**

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

**7.4 Commercial crime ('06)**

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud



Funds transfer fraud  
 Money orders and counterfeit money  
 Other crime coverage  
 Extortion — commercial entities (CR 04 03)

**7.5 Commercial inland marine**

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

**7.6 Equipment breakdown ('11)**

Equipment breakdown protection coverage form (EB 00 20)  
 Selected endorsement

Actual cash value (EB 99 59)

**7.7 Farm coverage ('03 Property) ('06 Liability)**

Farm property coverage form  
 Coverage A — Dwellings

Coverage B — Other private structures  
 Coverage C — Household personal property  
 Coverage D — Loss of use  
 Coverage E — Scheduled farm personal property  
 Coverage F — Unscheduled farm personal property  
 Coverage G — Other farm structures  
 Farm liability coverage form ('06)  
 Coverage H — Bodily injury and property damage liability  
 Coverage I — Personal advertising injury liability  
 Coverage J — Medical payments  
 Livestock coverage form  
 Mobile agriculture machinery and equipment coverage form  
 Causes of loss (basic, broad and special)  
 Exclusions  
 Additional coverages  
 Limits of insurance  
 Conditions  
 Definitions

**8.0 Businessowners ('10) Policy 8%**

**8.1 Characteristics and purpose**

**8.2 Businessowners Section I — Property**

Coverage  
 Exclusions  
 Limits  
 Deductibles  
 Loss conditions

General conditions  
 Optional coverages  
 Definitions  
**8.3 Businessowners Section II — Liability**  
 Coverages  
 Exclusions  
 Who is an insured  
 Limits of insurance  
 General conditions  
 Definitions  
**8.4 Businessowners Section III — Common Policy Conditions**  
**8.5 Selected endorsements**  
 Hired auto and non-owned auto liability (BP 04 04)  
 Protective safeguards (BP 04 30)  
 Utility services — direct damage (BP 04 56)  
 Utility services — time element (BP 04 57)

**9.0 Workers Compensation Insurance 7%**

**9.1 Workers compensation law**

Types of laws  
 Monopolistic versus competitive  
 Compulsory versus elective  
 New Hampshire Workers' Compensation Law (RL Ch 281-A)  
 Exclusive remedy (RL 281-A:8)  
 Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)  
 Covered injuries (RL 281-A:2(XI), 12, 14)  
 Occupational disease (RL 281-A:2(XIII); 16)

Benefits provided (RL 281-A:23-23-b, 25-37)

Subsequent injury fund (RL 281-A:55)

Federal workers' compensation laws

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

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

The Jones Act (46 USC 688)

**9.2 Workers compensation and employers liability insurance policy**

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsement

Voluntary compensation

**9.3 Premium computation**

Job classification — payroll and rates

Experience modification factor

Premium discounts

**9.4 Other sources of coverages**

Assigned risk plan (404-C:1-13)

Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a-5-c)

**10.0 Other Coverages and Options 7%**

**10.1 Umbrella/excess liability policies**

Personal (DL 98 01)

Commercial (CU 00 01)

**10.2 Specialty liability insurance**

Errors and omissions

Professional liability

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

Cyber Security

Identity Theft

**10.3 Surplus lines**

Definitions and markets

Licensing requirements

**10.4 Surety bonds**

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

**10.5 Aviation insurance**

Aircraft hull

Aircraft liability

**10.6 Ocean marine insurance**

Major coverages

Hull insurance

Cargo insurance

Freight insurance

Protection and indemnity

**10.7 National Flood Insurance Program**

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

**10.8 Other policies**

Boatowners

Difference in conditions

**10.9 Residual markets**

Joint underwriting or joint reinsurance associations (412:26)

**Producer's Title Insurance**

**Series 12-72**

**100 questions - 2-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 8%**

**1.1 Licensing**

Purpose (402-J:1)

Process (402-J:5, 6)

Persons to be licensed (402-J:3, 7, 9; 416-A:15)

Reporting of Actions (402-J:17)

Maintenance and duration (402-J:7)

Renewal

Expiration

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (417:10, 13)

**1.2 State regulation**

Commissioner general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Solvency (416-A:9-14)

Rates (416-A:17)

Prohibited business (416-A:8)

Unfair insurance trade practices

Misrepresentation (417:4(I, II))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (417:4(IX, X); 402:39)

Examination of books and records (400-A:37)

Records Retention (400-B)

Names Prohibited (416-A:16)

**1.3 Federal regulation**

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 8%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Insurable interest

Adverse selection

Law of large numbers

Reinsurance

**2.2 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producer

Responsibilities to the applicant/insured

**2.3 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Real Property 28%**

**3.1 Concepts, principles and practices**

Definition of real property

Types of real property

Title to real property

Marketable title

**3.2 Acquisition and transfer of real property**

Conveyances

Encumbrances

Adverse possession

Condemnation

Accession

Escheats

Involuntary alienation

Abandonment

Judicial sales

Decedents' estates

Intestate

Testate

Trusts

Types of joint ownership

Tenants in common

Joint tenancy

Acknowledgments

Legal capacity of parties

Individuals

Corporations

General partnerships

Limited partnerships

Fictitious names

Trust agreements

Limited Liability Company (LLC)

**3.3 Legal descriptions**

Types of legal descriptions

Types of measurements used

Language of real descriptions

Structure and format

Interpretation

**3.4 Escrow principles**

Escrow terminology

Types of escrows

Escrow contracts

Fiduciary responsibilities of escrow agents

**3.5 Recording**

Types of records

Types of recording systems

Requirements to record

Recording steps

Acknowledgments

Presumptions

**4.0 Title Insurance 33%**

**4.1 Title insurance principles**

Risks covered by title insurance

Risk of error in public records

Hidden off-record title risks

Risk of omission and commission by producer

Entities that can be insured; need for insurance

Individual

Commercial

Interests that can be insured

Types of estates

Easements

Title insurance forms

Commitments

Owner's policy

Loan policy

Leasehold policies

Title insurance policy structure and provisions

Insuring provisions

Schedule A

Schedule B — Exceptions from coverage

Exclusions from coverage

Conditions and stipulations

Endorsements

**4.2 Title searching techniques**

Hard copy index

Computer index

Chain sheet

**5.0 Title Exceptions and Procedures for Clearing Title 23%**

**5.1 Principles and concepts**

General exceptions

Voluntary and involuntary liens

Federal liens

Mortgage

Judgments

Taxes and assessments

Surveys

Condominiums

Water rights

Equitable interests

Attachments

Executions

Covenants

Conditions

Restrictions

**5.2 Special problem areas and concerns**

Acknowledgments

Mechanic's lien

Bankruptcy

Probate

Good faith

Foreclosure

Claims against the title

**5.3 Principles of clearing title**

Releases

Assignments

Subordinations

Affidavits

Reconveyances

**5.4 Settlement or closing procedures**

Real Estate Settlement Procedures Act (RESPA)

Insured closing protection

**Public Adjuster's Insurance**  
**Series 12-73**

**100 questions - 2-hour time limit**  
**Live Date: February 17, 2018**

**1.0 Insurance Regulation 9%**

**1.1 Licensing requirements**

Persons to be licensed (402-D:1-3)

Process (402-D:4, 6)

Qualifications (402-D:5)

Surety bond (402-D:11)

**1.2 Maintenance and duration**

Renewal (402-D:9)

Contract requirements (402-D:13, 14)

Records (402-D:16)

Continuing education requirements (402-D:4-a, 12; Reg 1302.04, RSA 402-J:7-a)

**1.3 Disciplinary actions**

Cease and desist order (417:12)

Revocation (402-D:10)

Penalties and fines (402-D:19; 417.13)

**1.4 Claim settlement laws and regulations (407:12-15; 417:4(XV); Reg 1002.01-.20)**

**1.5 Federal regulation**

Fraud and false statements (18 USC 1033, 1034)

**1.6 Records Retention (400-B)**

**2.0 Insurance Basics 20%**

**2.1 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**2.2 Insurance principles and concepts**

Insurable interest

Hazards

Physical

Moral

Morale

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated amount

**2.3 Policy structure**

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**2.4 Common policy provisions**

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Policy limits

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Assignment

Liberalization

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

**2.5 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2a, 22)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

**3.0 Adjusting Losses 26%**

**3.1 Role of the adjuster**

Duties and responsibilities

Independent adjuster versus public adjuster

Public adjuster versus public adjuster solicitor

Relationship to the legal profession

**3.2 Claim reporting**

Claim investigation

Claim file documentation of events

Types of reports

Initial or first field

Interim or status

Full formal

**3.3 Property losses**

Duties of insured after a loss

Notice to insurer

Minimizing the loss

Proof of loss

Special requirements

Production of books and records

Abandonment

Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Claim settlement options

Payment and discharge

**3.4 Claims adjustment procedures**

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

**4.0 Dwelling ('02) Policy 5%**

**4.1 Characteristics and purpose**

**4.2 Coverage forms – Perils insured against**

Basic

Broad

Special

**4.3 Property coverages**

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Fair rental value

Coverage E – Additional living expense

Other coverages

**4.4 General exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions – New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

**5.0 Homeowners ('11) Policy 15%**

**5.1 Coverage forms**

HO-2 through HO-6

**5.2 Definitions**

**5.3 Section I – Property coverages**

Coverage A – Dwelling

Coverage B – Other structures

Coverage C – Personal property

Coverage D – Loss of use

Additional coverages

**5.4 Perils insured against**

**5.5 Exclusions**

**5.6 Conditions**

**5.7 Selected endorsements**

Special provisions – New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

**6.0 Commercial Package Policy (CPP) 10%**

**6.1 Components of a commercial policy**

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

**6.2 Commercial property ('07)**

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements

Ordinance or law (CP 04 05)

Spoilage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

**6.3 Commercial inland marine**

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Motor truck cargo forms

Transit coverage forms

**6.4 Equipment breakdown ('11)**

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

**6.5 Farm coverage**

Farm property coverage forms ('03)

Coverage A — Dwellings

Coverage B — Other private structures

Coverage C — Household personal property

Coverage D — Loss of use

Coverage E — Scheduled farm personal property

Coverage F — Unscheduled farm personal property

Coverage G — Other farm structures

Livestock coverage form

Mobile agricultural machinery and equipment coverage form

Causes of loss (basic, broad and special)

Exclusions

Additional coverages

Limits of insurance

Conditions

Definitions

**7.0 Businessowners ('10) Policy 15%**

**7.1 Characteristics and purpose**

**7.2 Businessowners Section I — Property**

Coverage

Exclusions

Limits

Deductibles

Loss conditions

General conditions

Optional coverages

Definitions

**7.3 Businessowners Section III — Common Policy Conditions**

**7.4 Selected endorsements**

Protective safeguards (BP 04 30)

Utility services — direct damage (BP 04 56)

Utility services — time element (BP 04 57)

**Adjuster's Property and Casualty Insurance**

**Series 12-75**

**150 questions – 2.5-hour time limit**  
**Live Date: February 17, 2018**

**1.0 Insurance Regulation 7%**

**1.1 Licensing requirements (402-B:1)**

- Qualifications (402-B:3)
- Process (402-B:3, 4)
- Licensing exemptions (402-B:2)
- License display (402-B:9)

**1.2 Maintenance and duration**

- Renewal (402-B:10-a)
- Records (400-A:37(II))
- Continuing education requirements (402-B:5-a; Reg 1302.04, RSA 402-J:7-a)

**1.3 Disciplinary actions**

- Cease and desist order (417:12)
- Suspension or revocation (402-B:12)
- Penalties and fines (402-B:12, 13; 417:13)

**1.4 Claim settlement laws and regulations (407:12–15; 417:4(XV); Reg 1002.01–.20)**

**1.5 Federal regulation**

- Fraud and false statements (18 USC 1033, 1034)

**1.6 Records Retention (400-B)**

**2.0 Insurance Basics 22%**

**2.1 Contracts**

- Elements of a legal contract

- Offer and acceptance
- Consideration
- Competent parties
- Legal purpose
- Legal interpretations affecting contracts
- Ambiguities in a contract of adhesion
- Reasonable expectations
- Indemnity
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud
- Waiver and estoppel

**2.2 Insurance principles and concepts**

- Insurable interest
- Hazards
- Physical
- Moral
- Morale
- Negligence
- Elements of a negligent act
- Defenses against negligence
- Damages
- Compensatory — special versus general
- Punitive
- Absolute liability
- Strict liability
- Vicarious liability
- Causes of loss (perils)

- Named peril versus special (open) perils

- Direct loss
- Consequential or indirect loss
- Blanket versus specific insurance
- Basic types of construction
- Loss valuation

- Actual cash value
- Replacement cost
- Functional replacement cost

- Market value
- Agreed value
- Stated amount

**2.3 Policy structure**

- Declarations
- Definitions
- Insuring agreement or clause
- Additional/supplementary coverage

- Conditions

- Exclusions

- Endorsements

**2.4 Common policy provisions**

- Insureds — named, first named, additional
- Policy period
- Policy territory
- Cancellation and nonrenewal
- Deductibles
- Other insurance
- Nonconcurrency
- Primary and excess
- Pro rata
- Contribution by equal shares



Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products  
— completed operations

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Assignment

Insurer provisions

Liberalization

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

**2.5 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

**3.0 Adjusting Losses 22%**

**3.1 Role of the adjuster**

Duties and responsibilities

Staff and independent adjuster versus public adjuster

Relationship to the legal profession

**3.2 Claim reporting**

Claim investigation

Claim file documentation of events

Types of reports

Initial or first field

Interim or status

Full formal

**3.3 Property losses**

Duties of insured after a loss

Notice to insurer

Minimizing the loss

Proof of loss

Special requirements

Production of books and records

Abandonment

Determining value and loss

Burden of proof of value and loss

Estimates

Depreciation

Salvage

Claim settlement options

Payment and discharge

**3.4 Liability losses**

Investigation procedures

Verify coverage

Determine liability

Gathering evidence

Physical evidence

Witness statements

Determining value of intangible damages

**3.5 Coverage problems**

Dealing with coverage disputes

Reservation of rights letter

Nonwaiver agreement

Declaratory judgment action

**3.6 Claims adjustment procedures**

Settlement procedures

Advance payments

Draft authority

Execution of releases

Subrogation procedures

Alternative dispute resolution

Appraisal

Arbitration

Competitive estimates

Mediation

Negotiation

**4.0 Dwelling ('02) Policy 2%**

**4.1 Characteristics and purpose**

**4.2 Coverage forms — Perils insured against**

Basic

Broad

Special

**4.3 Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.4 General exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

**4.7 Personal liability supplement**

**5.0 Homeowners ('11) Policy 14%**

**5.1 Coverage forms**

HO-2 through HO-6

**5.2 Definitions**

**5.3 Section I — Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Section II — Liability coverages**

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

**5.5 Perils insured against**

**5.6 Exclusions**

**5.7 Conditions**

**5.8 Selected endorsements**

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

**6.0 Auto Insurance 25%**

**6.1 Laws**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b)

Medical costs coverage (RL 264:16)

After market parts regulation (407-D)

**6.2 Personal ('05) auto policy**

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

**6.3 Commercial auto ('10)**

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

**7.0 Commercial Package Policy (CPP) 5%**

**7.1 Components of a commercial policy**

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

**7.2 Commercial general liability ('07)**

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Supplementary payments

Who is an insured

Limits of liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

**7.3 Commercial property ('07)**

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

**7.4 Commercial crime ('06)**

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

**7.5 Commercial inland marine**

- Nationwide marine definition
- Commercial inland marine conditions form
- Inland marine coverage forms
- Accounts receivable
- Bailee's customer
- Commercial articles
- Contractors equipment floater
- Electronic data processing
- Equipment dealers
- Installation floater
- Jewelers block
- Signs
- Valuable papers and records
- Transportation coverages
- Common carrier cargo liability
- Motor truck cargo forms
- Transit coverage forms
- 7.6 Equipment breakdown ('11)**
- Equipment breakdown protection coverage form (EB 00 20)
- Selected endorsement
- Actual cash value (EB 99 59)
- 7.7 Farm coverage**
- Farm property coverage form ('03)
- Coverage A — Dwellings
- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use

- Coverage E — Scheduled farm personal property
- Coverage F — Unscheduled farm personal property
- Coverage G — Other farm structures
- Farm liability coverage form ('06)
- Coverage H — Bodily injury and property damage liability
- Coverage I — Personal advertising injury liability
- Coverage J — Medical payments
- Livestock coverage form
- Mobile agriculture machinery and equipment coverage form
- Causes of loss (basic, broad and special)
- Exclusions
- Additional coverages
- Limits of insurance
- Conditions
- Definitions

**8.0 Businessowners ('10) Policy 3%**

- 8.1 Characteristics and purpose**
- 8.2 Businessowners Section I — Property**
- Coverage
- Exclusions
- Limits
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Definitions

**8.3 Businessowners Section II — Liability**

- Coverages
- Exclusions
- Who is an insured
- Limits of insurance
- General conditions
- Definitions
- 8.4 Businessowners Section III — Common Policy Conditions**
- 8.5 Selected endorsements**
- Hired auto and non-owned auto liability (BP 04 04)
- Protective safeguards (BP 04 30)
- Utility services — direct damage (BP 04 56)
- Utility services — time element (BP 04 57)

**Adjuster's Workers Compensation Insurance**  
**Series 12-76**

**50 questions - 1-hour time limit**  
**Live Date: February 17, 2018**

**1.0 Insurance Regulation 9%**

- 1.1 Licensing requirements**
- Qualifications (402-B:3)
- Process (402-B:3, 4)
- Licensing exemptions (402-B:2)
- License display (402-B:9)
- 1.2 Maintenance and duration**
- Renewal (402-B:10-a)
- Records (400-A:37(II))

Continuing education requirements (402-B:5-a; Reg 1302.04)

**1.3 Disciplinary actions**

Suspension or revocation (402-B:12)

Penalties and fines (402-B:12, 13; 417:13)

**1.4 Claim settlement laws and regulations (417:4(XV); RL 281-A:42)**

**2.0 Workers Compensation Insurance 75%**

**2.1 Workers compensation law**

New Hampshire Workers' Compensation Law (RL Ch 281-A)

Exclusive remedy (RL 281-A:8)

Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RL 281-A:2(XI), 12, 14)

Occupational disease (RL 281-A:2(XIII), 16)

Statute of limitations (RL 281-A:19, 21-a)

Waiting period (RL 281-A:22)

Benefits provided (RL 281-A:23-23-b, 25-37)

Reinstatement of employee sustaining compensable injury (RL 281-A:25-a)

Special Fund for Second Injuries (RL 281-A:55)

Subrogation (RL 281-A:13)

Medical Exams (RL 281-A:38, 38a, 39)

Claims Adjusters (RL 281-A:63)

Hearing and Awards (RL 281-A:43)

**2.2 Workers compensation and employers liability insurance policy**

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsements

Voluntary compensation

Foreign coverage endorsement

**3.0 Investigation and Evaluation 16%**

**3.1 Role of the adjuster**

Duties and responsibilities

Relationship to the legal profession

**3.2 Compensability**

Employee/non-employee

During course of employment

Arising out of employment

**3.3 Documentation**

First report of injury

Claimant statement

Insured's records

Witness statements

Current activity reports

**3.4 Medical determination**

Medical authorization

Diagnosis

Prognosis

Independent Medical Examinations (IME)

**New Hampshire Life Insurance Laws and Regulations Series 12-78**

**40 questions - 1-hour time limit  
Live date: February 17, 2018**

**1.0 Insurance Regulation 25%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, .15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 New Hampshire Laws and Regulations Pertaining to Life Insurance and Annuities 75%**

**2.1 Producer responsibilities**

Solicitation and sales presentations (INS 301.01-.07)

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (INS 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (INS 309.01-.12)

Replacement (INS 302.01-.09)

Use and disclosure of insurance information

**2.2 Individual underwriting by the insurer**

Insurable interest (408:2, 2-a)

Unfair discrimination (408:11)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

**2.3 Individual life insurance policy provisions**

Entire contract (408:9; Reg 401.04(a)(3))

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

Backdating of policies (Reg 301.06(j))

**2.4 Group life insurance**

Group eligibility (408:15)

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

**New Hampshire Accident and Health Insurance Laws and Regulations Series 12-79**

**40 questions - 1-hour time limit  
Live date: February 17, 2018**

**1.0 Insurance Regulation 25%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 New Hampshire Laws and Regulations Pertaining to Accident and Health Insurance 75%**

**2.1 Producer responsibilities in individual health insurance**

Advertising (Reg 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

Unfair discrimination (415:15)

Replacement (Reg 1901.07)

**2.2 Individual health insurance provisions**

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Renewability clause (Reg 1901.05)

Military suspense provision (Reg 1901.05)

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Relation of earnings to insurance (415:6(II)(6))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

**2.3 New Hampshire requirements (individual and group)**

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

**2.4 Group health insurance**

Part-time employees (415:18(I)(q))

Coordination of benefits (Reg 1904.05-.07)

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

**2.5 Small employer group medical plans**

Definition of small employer (420-G:2(XVI))

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

**2.6 Medicare supplement policies**

Open enrollment (Reg 1905.10)

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

**2.7 Long-term care (LTC) policies (3600)**

Traditional LTC (3601)

LTC Partnerships (3602)

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

**2.8 New Hampshire mandated provisions**

**New Hampshire Life, Accident and Health Insurance Laws and Regulations**

**Series 12-80**

**40 questions - 1-hour time limit  
Live date: February 17, 2018**

**1.0 Insurance Regulation 14%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)



Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 New Hampshire Laws and Regulations Pertaining to Life Insurance and Annuities 43%**

**2.1 Producer responsibilities**

Solicitation and sales presentations (Reg 301.01-.07)

Life and Health Insurance Guaranty Association (408-B:19(I))

Buyer's guide and policy summary (Reg 301.05)

Guaranty association disclaimer (408-B:19(II-IV))

Illustrations (Reg 309.01-.12)

Replacement (Reg 302.01-.09)

**2.2 Individual underwriting by the insurer**

Insurable interest (408:2, 2-a)

Unfair discrimination (408:11)

Medical examinations and lab tests including HIV (417:4(XIX); Reg 1103.01, .02)

**2.3 Individual life insurance policy provisions**

Entire contract (408:9; Reg 401.04(a)(3))

Right to examine (free look) (Reg 401.04(f))

Payment of premiums (Reg 401.04(a)(1))

Grace period (Reg 401.04(a)(2))

Reinstatement (Reg 401.04(d))

Incontestability (408:10; Reg 401.04(a)(6,7))

Misstatement of age or sex (Reg 401.04(a)(8))

Exclusions (Reg 401.04(m))

Interest on life insurance benefits (408:10-a)

Backdating of policies (Reg 301.06(j))

**2.4 Group life insurance**

Group eligibility (408:15)

Standard provisions (408:16)

Conversion to individual policy (408:16(VIII-X))

Coverage during labor dispute (408:16-b)

**3.0 New Hampshire Laws and Regulations Pertaining to Accident and Health Insurance 43%**

**3.1 Producer responsibilities in individual health insurance**

Advertising (INS 2601-2604)

Life and Health Insurance Guaranty Association (408-B:19(I))

Outline of coverage (415-A:4; Reg 1901.06)

Guaranty association disclaimer (408-B:19(II-IV))

Medical examinations and lab tests including HIV (417:4(XIX); INS 1103.01, .02)

Unfair discrimination (415:15)

Replacement (INS 1901.07)

**3.2 Individual health insurance provisions**

Entire contract; changes (415:6(I)(1))

Time limit on certain defenses (415:6(I)(2))

Grace period (415:6(I)(3))

Reinstatement (415:6(I)(4))

Claim procedures (415:6(I)(5-9))

Physical examinations and autopsy (415:6(I)(10))

Legal actions (415:6(I)(11))

Change of beneficiary (415:6(I)(12))

Loss of time benefits (415:6(I)(13))

Refund upon cancellation (415:6(I)(14))

Right to examine (free look) (Reg 401.04(f), 1901.06(a)(11))

Renewability clause (Reg 1901.05)

Military suspense provision (Reg 1901.05)

Change of occupation (415:6(II)(1))

Misstatement of age (415:6(II)(2))

Other insurance in this insurer (415:6(II)(3))

Insurance with other insurers

Expense-incurred basis (415:6(II)(4))

Other than expense-incurred basis (415:6(II)(5))

Relation of earnings to insurance (415:6(II)(6))

Unpaid premium (415:6(II)(7))

Cancellation; refusal to renew (415:6(II)(8))

Conformity with state statutes (415:6(II)(9))

**3.3 New Hampshire requirements (individual and group)**

Eligibility requirements

Newborn children (415:22)

Adopted children (415:22-a)

Child enrollment; noncustodial parents (RL 161-H:2)

Benefit offers

Maternity coverage (415:6-d)

**3.4 Group health insurance**

Part-time employees (415:18(I)(q))

Coordination of benefits (Reg 1904.05-.07)

Cancellation or nonrenewal (415:18-b)

Continuation of coverage under COBRA and New Hampshire specific rules (415:18(VII))

Conversion privilege (415:18(VII)(a-b))

**3.5 Small employer group medical plans**

Definition of small employer (420-G:2(XVI))

Renewability of coverage (420-G:6)

Participation requirements (420-G:9)

Open enrollment and late enrollment (420-G:8)

Prohibited underwriting practices (420-G:4(I)(b), 5)

**3.6 Medicare supplement policies**

Open enrollment (Reg 1905.10)

Standards for marketing (Reg 1905.19)

Advertising (Reg 1905.06, .18)

Appropriateness of recommended purchase (Reg 1905.20)

Guaranteed issue for eligible persons (Reg 1905.11)

Buyer's guide (Reg 1905.16(a)(6))

Outline of coverage (Reg 1905.16(d))

Right to return (free look) (Reg 1905.16(a)(5))

Replacement (Reg 1905.17, .22)

Required disclosure provisions (Reg 1905.16)

Permitted compensation (Reg 1905.15)

Notice of change (Reg 1905.16(b))

Benefit standards (Reg 1905.07)

Prohibited practices (Reg 1905.22)

Medicare Select (Reg 1905.09)

**3.7 Long-term care (LTC) policies (3600)**

Traditional LTC (3601)

LTC Partnerships (3602)

Outline of coverage (415-D:8)

Right to return (free look) (415-D:7)

Benefit standards (415-D:3(V), 5)

Continuation of coverage/conversion (415-D:6)

**3.8 New Hampshire mandated provisions**

**New Hampshire Property and Casualty Insurance Laws and Regulations**

**Series 12-81**

**40 questions - 1-hour time limit**  
**Live Date: February 17, 2018**

**1.0 Insurance Regulation 25%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 New Hampshire Laws and Regulations Pertaining to Property and Casualty Insurance 75%**

**2.1 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RSA 638.20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

Record Retention (400-B)

**2.2 Auto insurance**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RSA 259:61, 264.20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RSA 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RSA 264:16)

After-market parts regulation (407-D)

Coverage Deductible Waiver (417-A:11)

**2.3 New Hampshire Workers Compensation Law (RSA Ch 281-A)**

Types of laws

Monopolistic versus competitive

Compulsory versus elective

Exclusive remedy (RSA 281-A:8)

Employment covered (required, voluntary) (RSA 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RSA 281-A:2(XI), 12, 14)

Occupational disease (RSA 281-A:2(XIII), 16)

Benefits provided (RSA 281-A:23-23-b, 25-37)

Subsequent injury fund (RSA 281-A:55)

Employee classification

**New Hampshire Adjuster's  
Property and Casualty  
Insurance Laws and  
Regulations**

**Series 12-83**

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**40 questions - 1-hour time limit  
Live date: February 17, 2018**

**1.0 Insurance Regulation 25%**

**1.1 Licensing requirements**

Qualifications (402-B:3)

Process (402-B:3, 4)

Licensing exemptions (402-B:2)

License display (402-B:9)

**1.2 Maintenance and duration**

Renewal (402-B:10-a)

Records (400-A:37(II))

Continuing education requirements (402-B:5-a; Reg 1302.04, RSA 402-J:7-a)

**1.3 Disciplinary actions**

Cease and desist order (417:12)

Suspension or revocation (402-B:12)

Penalties and fines (402-B:12, 13; 417:13)

**1.4 Claim settlement laws and regulations (407:12-15; 417:4(XV); Reg 1002.01-.20)**

**1.5 Federal regulation**

Fraud and false statements (18 USC 1033, 1034)

**2.0 New Hampshire Laws and Regulations Pertaining to Property and Casualty Insurance 75%**

**2.1 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B; 417-C:1-4, 6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

**2.2 Auto insurance**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b)

Medical costs coverage (RL 264:16)

After-market parts regulation (407-D)

**Producer's Property Insurance**

**Series 12-84**

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**100 questions - 2-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 9%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 12%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity  
 Utmost good faith  
 Representations/misrepresentations  
 Warranties  
 Concealment  
 Fraud  
 Waiver and estoppel

**3.0 Property Insurance Basics  
 21%**

**3.1 Principles and concepts**

Insurable interest  
 Underwriting  
 Function  
 Loss ratio  
 Rates  
 Types  
 Loss costs  
 Components  
 Hazards  
 Physical  
 Moral  
 Morale  
 Causes of loss (perils)  
 Named perils versus special (open) perils  
 Direct loss  
 Consequential or indirect loss  
 Blanket versus specific insurance  
 Basic types of construction  
 Loss valuation  
 Actual cash value  
 Replacement cost

Functional replacement cost  
 Market value  
 Agreed value  
 Stated amount  
**3.2 Policy structure**  
 Declarations  
 Definitions  
 Insuring agreement or clause  
 Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**3.3 Common policy provisions**

Insureds — named, first named, additional  
 Policy period  
 Policy territory  
 Cancellation and nonrenewal  
 Deductibles  
 Other insurance  
 Nonconcurrency  
 Primary and excess  
 Pro rata  
 Property limits  
 Restoration/nonreduction of limits  
 Coinsurance  
 Vacancy or unoccupancy  
 Named insured provisions  
 Duties after loss  
 Assignment  
 Abandonment  
 Insurer provisions

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

**3.4 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)  
 New Hampshire Insurance Guaranty Association (404-B)  
 Standard fire policy (407:1-2-a, 22)  
 Cancellation and nonrenewal (417-B; 417-C:1-4, 6)  
 Binders (407:6)  
 Concealment, misrepresentation or fraud (407:22; RL 638:20)  
 Claim settlement time limits (407:12, 12-a; Reg 1002.05)  
 Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)  
 Record Retention (400-B)  
 Certificate of Insurance House Bill 419 eff 1/1/2012

**4.0 Dwelling ('02) Policy 9%**

**4.1 Characteristics and purpose**

**4.2 Coverage forms — Perils insured against**

Basic  
 Broad  
 Special

**4.3 Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.4 General exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

**5.0 Homeowners ('11) Policy 19%**

**5.1 Coverage forms**

HO-2 through HO-6

**5.2 Definitions**

**5.3 Section I — Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Perils insured against**

**5.5 Exclusions**

**5.6 Conditions**

**5.7 Selected endorsements**

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Identity Theft

**6.0 Commercial Package Policy (CPP) 14%**

**6.1 Components of a commercial policy**

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

**6.2 Commercial property ('07)**

Commercial property conditions form

Coverage forms

Building and personal property

Condominium association

Condominium commercial unit-owners

Builders risk

Business income

Legal liability

Extra expense

Causes of loss forms

Basic

Broad

Special

Selected endorsements coverage

Ordinance or law (CP 04 05)

Spoilage coverage (CP 04 40)

Peak season limit of insurance (CP 12 30)

Value reporting form (CP 13 10)

**6.3 Commercial inland marine**

Nationwide marine definition

Commercial inland marine conditions form

Inland marine coverage forms

Accounts receivable

Bailee's customer

Commercial articles

Contractors equipment floater

Electronic data processing

Equipment dealers

Installation floater

Jewelers block

Signs

Valuable papers and records

Transportation coverages

Common carrier cargo liability

Motor truck cargo forms

Transit coverage forms

**6.4 Equipment breakdown ('11)**

Equipment breakdown protection coverage form (EB 00 20)

Selected endorsement

Actual cash value (EB 99 59)

**6.5 Farm coverage**

Farm property coverage form ('03)

Coverage A — Dwellings

- Coverage B — Other private structures
- Coverage C — Household personal property
- Coverage D — Loss of use
- Coverage E — Scheduled farm personal property
- Coverage F — Unscheduled farm personal property
- Coverage G — Other farm structures
- Livestock coverage form
- Mobile agriculture machinery and equipment coverage form
- Causes of loss (basic, broad and special)
- Exclusions
- Additional coverages
- Limits of insurance
- Conditions
- Definitions

**7.0 Businessowners ('10)  
Policy 11%**

**7.1 Characteristics and purpose**

**7.2 Businessowners Section I — Property**

- Coverage
- Exclusions
- Limits
- Deductibles
- Loss conditions
- General conditions
- Optional coverages
- Definitions

**7.3 Businessowners Section III — Common Policy Conditions**

**7.4 Selected endorsements**

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

**8.0 Other Coverages and Options 5%**

**8.1 Aviation insurance**

- Aircraft hull

**8.2 Ocean marine insurance**

- Major coverages
- Hull insurance
- Cargo insurance
- Freight insurance

**8.3 National Flood Insurance Program**

- "Write your own" versus government
- Eligibility
- Coverage
- Limits
- Deductibles

**8.4 Other policies**

- Boatowners
- Difference in conditions

**8.5 Residual markets**

- Joint underwriting or joint reinsurance associations (412:26)

**Producer's Casualty Insurance  
Series 12-85**

**100 questions - 2-hour time limit  
Live date: February 17, 2018**

**1.0 Insurance Regulation 8%**

**1.1 Licensing**

- Process (402-J:5, 6)
  - Types of licensees
  - Producer (402-J:2, 14)
  - Producer with appointment (402-J:14)
  - Business entity (402-J:6)
  - Financial institutions (406-C:1-19)
  - Resident versus nonresident (402-J:8, 16)
  - Temporary (402-J:11)
  - Maintenance and duration
  - Renewal (402-J:7(II-IV))
  - Change of address (402-J:7(VI))
  - Reporting of actions (402-J:17)
  - Assumed names (402-J:10)
  - Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)
  - Disciplinary actions
  - Cease and desist order (417:12)
  - Denial, suspension or revocation (402:49; 402-J:12)
  - Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)
- 1.2 State regulation**
- Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)
  - Company regulation
  - Producer appointment (402-J:14)
  - Termination of appointment (402-J:15)
  - Producer regulation



Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 8%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract

Legal interpretations affecting contracts

Ambiguities in a contract of adhesion

Reasonable expectations

Indemnity

Utmost good faith

Representations/misrepresentations

Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Casualty Insurance Basics 17%**

**3.1 Principles and concepts**

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

**3.2 Policy structure**

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**3.3 Common policy provisions**

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Contribution by equal shares

Limits of liability

Per occurrence (accident)

Per person

Aggregate — general versus products — completed operations

Split

Combined single

Named insured provisions

Duties after loss

Assignment

Insurer provisions

Liberalization

Subrogation

Duty to defend

**3.4 New Hampshire laws, regulations and required provisions**

New Hampshire Insurance Guaranty Association (404-B)

Cancellation and nonrenewal (417-B; 417-C)

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)

Certificate of Insurance House Bill 419 eff 1/1/2012

**4.0 Homeowners ('11) Policy 15%**

**4.1 Coverage forms**

HO-2 through HO-6

**4.2 Definitions**

**4.3 Section II — Liability coverages**

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

**4.4 Exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions — New Hampshire (HO 01 28)

Permitted incidental occupancies (HO 04 42)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

**5.0 Auto Insurance 17%**

**5.1 Laws**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

New Hampshire Commercial Auto Insurance Plan

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RL 264:16)

After-market parts regulation (407-D)

**5.2 Personal ('05) auto policy**

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

**5.3 Commercial auto ('10)**

Commercial auto coverage forms

Business auto

Garage

Business auto physical damage

Coverage form sections

Covered autos

Liability coverage

Garagekeepers coverage

Physical damage coverage

Exclusions

Conditions

Definitions

Selected endorsements

Lessor — additional insured and loss payee (CA 20 01)

Mobile equipment (CA 20 15)

Auto medical payments coverage (CA 99 03)

Drive other car coverage (CA 99 10)

Hired autos specified as covered autos you own (CA 99 16)

Individual named insured (CA 99 17)

Pollution liability — broadened coverage (CA 99 48; CA 99 55)

**6.0 Commercial Package Policy (CPP) 10%**

**6.1 Components of a commercial policy**

Common policy declarations

Common policy conditions

Interline endorsements

One or more coverage parts

**6.2 Commercial general liability ('07)**

Commercial general liability coverage forms

Bodily injury and property damage liability

Personal and advertising injury liability

Medical payments

Supplementary payments

Who is an insured

Limits of liability

Conditions

Definitions

Exclusions

Occurrence versus claims-made

Claims-made features

Trigger

Retroactive date

Extended reporting periods — basic versus supplemental

Claim information

Premises and operations

Products and completed operations

Insured contract

Pollution liability

Pollution liability coverage form (CG 00 39)

Pollution liability limited coverage form (CG 00 40)

Pollution liability coverage extension endorsement (CG 04 22)

**6.3 Commercial crime ('06)**

General definitions

Burglary

Theft

Robbery

Crime coverage forms

Commercial crime coverage forms (discovery/loss sustained)

Government crime coverage forms (discovery/loss sustained)

Coverages

Employee theft

Forgery or alteration

Inside the premises — theft of money and securities

Inside the premises — robbery or safe burglary of other property

Outside the premises

Computer fraud

Funds transfer fraud

Money orders and counterfeit money

Other crime coverage

Extortion — commercial entities (CR 04 03)

**6.4 Farm Coverage**

Farm liability coverage form ('06)

Coverage H — Bodily injury and property damage liability

Coverage I — Personal advertising injury liability

Coverage J — Medical payments

Definitions

Conditions

Exclusions

Limits

Additional coverages

**7.0 Businessowners ('10)  
Policy 10%**

**7.1 Characteristics and purpose**

**7.2 Businessowners Section II — Liability**

Coverages

Exclusions

Who is an insured

Limits of insurance

General conditions

Definitions

**7.3 Businessowners Section III — Common Policy Conditions**

**7.4 Selected endorsements**

Hired auto and non-owned auto liability (BP 04 04)

**8.0 Workers Compensation Insurance 10%**

**8.1 Workers compensation law**

Types of laws

Monopolistic versus competitive

Compulsory versus elective

New Hampshire Workers' Compensation Law (RL Ch 281-A)

Exclusive remedy (RL 281-A:8)

Employment covered (required, voluntary) (RL 281-A:2(VI,VIII), 3, 5, 6, 18, 18-a)

Covered injuries (RL 281-A:2(XI), 12, 14)

Occupational disease (RL 281-A:2(XIII), 16)

Benefits provided (RL 281-A:23-23-b, 25-37)

Subsequent injury fund (RL 281-A:55)

Federal workers' compensation laws

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

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

The Jones Act (46 USC 688)

**8.2 Workers compensation and employers liability insurance policy**

General section

Part One — Workers compensation insurance

Part Two — Employers liability insurance

Part Three — Other states insurance

Part Four — Your duties if injury occurs

Part Five — Premium

Part Six — Conditions

Selected endorsement

Voluntary compensation

**8.3 Premium computation**

Job classification — payroll and rates

Experience modification factor

Premium discounts

**8.4 Other source of coverages**

Assigned risk plan (404-C:1-13)

Self-insured employers and employer groups (404-C:5-a; RL 281-A:5-a-5-c)

**9.0 Other Coverages and Options 5%**

**9.1 Umbrella/excess liability policies**

Personal (DL 98 01)

Commercial (CU 00 01)

**9.2 Specialty liability insurance**

Errors and omissions

Professional liability

Directors and officers liability

Fiduciary liability

Liquor liability

Employment practices liability

Cyber security

Identity theft

**9.3 Surplus lines**

Definitions and markets

Licensing requirements

**9.4 Surety bonds**

Principal, obligee, surety

Contract bonds

License and permit bonds

Judicial bonds

**9.5 Aviation insurance**

Aircraft liability

**9.6 Ocean marine insurance**

Protection and indemnity

**9.7 Other policies**

Boatowners

**9.8 Residual markets**

Joint underwriting or joint reinsurance associations (412:26)

**Producer's Personal Lines Insurance**

**Series 12-86**

**100 questions - 2-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 11%**

**1.1 Licensing**

Process (402-J:5, 6)

Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referral (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 11%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocal

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

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Concealment

Fraud

Waiver and estoppel

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

**3.1 Principles and concepts**

Insurable interest

Underwriting

Function

Loss ratio

Rates

Types

Loss costs

Components

Hazards

Physical

Moral

Morale

Negligence

Elements of a negligent act

Defenses against negligence

Damages

Compensatory — special versus general

Punitive

Absolute liability

Strict liability

Vicarious liability

Causes of loss (perils)

Named perils versus special (open) perils

Direct loss

Consequential or indirect loss

Blanket versus specific insurance

Basic types of construction

Loss valuation

Actual cash value

Replacement cost

Functional replacement cost

Market value

Agreed value

Stated amount

**3.2 Policy structure**

Declarations

Definitions

Insuring agreement or clause

Additional/supplementary coverage

Conditions

Exclusions

Endorsements

**3.3 Common policy provisions**

Insureds — named, first named, additional

Policy period

Policy territory

Cancellation and nonrenewal

Deductibles

Other insurance

Nonconcurrency

Primary and excess

Pro rata

Limits of liability

Per occurrence (accident)

Per person

Split

Combined single

Restoration/nonreduction of limits

Coinsurance

Vacancy or unoccupancy

Named insured provisions

Duties after loss

Assignment

Abandonment

Insurer provisions

Liberalization

Subrogation

Salvage

Claim settlement options

Duty to defend

Third-party provisions

Standard mortgage clause

Loss payable clause

No benefit to the bailee

**3.4 New Hampshire laws, regulations and required provisions**

New Hampshire Valued Policy Law (407:11)

New Hampshire Insurance Guaranty Association (404-B)

Standard fire policy (407:1-2-a, 22)

Cancellation and nonrenewal (417-B)

Binders (407:6)

Concealment, misrepresentation or fraud (407:22; RL 638:20)

Claim settlement time limits (407:12, 12-a; Reg 1002.05)

Record Retention (400-B)

**4.0 Dwelling ('02) Policy 10%**

**4.1 Characteristics and purpose**

**4.2 Coverage forms — Perils insured against**

Basic

Broad

Special

**4.3 Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Fair rental value

Coverage E — Additional living expense

Other coverages

**4.4 General exclusions**

**4.5 Conditions**

**4.6 Selected endorsements**

Special provisions — New Hampshire (DP 01 28)

Automatic increase in insurance (DP 04 11)

Dwelling under construction (DP 11 43)

**5.0 Homeowners ('11) Policy 22%**

**5.1 Coverage forms**

HO-2 through HO-6

**5.2 Definitions**

**5.3 Section I — Property coverages**

Coverage A — Dwelling

Coverage B — Other structures

Coverage C — Personal property

Coverage D — Loss of use

Additional coverages

**5.4 Section II — Liability coverages**

Coverage E — Personal liability

Coverage F — Medical payments to others

Additional coverages

**5.5 Perils insured against**

**5.6 Exclusions**

**5.7 Conditions**

**5.8 Selected endorsements**

Special provisions — New Hampshire (HO 01 28)

Limited fungi, wet or dry rot, or bacteria coverage (HO 04 26, HO 04 27))

Permitted incidental occupancies (HO 04 42)

Earthquake (HO 04 54)

Scheduled personal property (HO 04 61)

Personal property replacement cost (HO 04 90)

Home day care (HO 04 97)

Business pursuits (HO 24 71)

Watercraft (HO 24 75)

Personal injury (HO 24 82)

Worker's Compensation

**6.0 Auto Insurance 22%**

**6.1 Laws**

New Hampshire Motor Vehicle Financial Responsibility Law

Required limits of liability (RL 259:61, 264:20)

New Hampshire Automobile Reinsurance Facility Plan (Reg 1405)

Uninsured/underinsured motorist (RL 264:15)

Definitions

Bodily injury

Required limits

Cancellation/nonrenewal (417-A)

Grounds

Notice

Notice of eligibility in Automobile Reinsurance Facility Plan (417-A:5(V))

Residency statement (417-A:3-b; 1406.01)

Medical costs coverage (RL 264:16)

After-market parts regulation (407-D)

Coverage Deductible Waiver (417-A:11)

**6.2 Personal ('05) auto policy**

Definitions

Liability coverage

Bodily injury and property damage

Supplementary payments

Exclusions

Medical payments

Uninsured motorist / underinsured motorist coverage

Coverage for damage to your auto

Collision

Other than collision

Deductibles

Transportation expense

Exclusions

Duties after an accident or loss

General provisions

Selected endorsements

Amendment of policy provisions — New Hampshire (PP 01 76)

Towing and labor costs (PP 03 03)

Extended non-owned coverage — vehicles furnished or available for regular use (PP 03 06)

Miscellaneous type vehicle — New Hampshire (PP 13 32)

Joint ownership coverage — New Hampshire (PP 13 34)

**7.0 Other Coverages and Options 7%**

**7.1 Umbrella/excess liability policies**

Personal (DL 98 01)

**7.2 National Flood Insurance Program**

"Write your own" versus government

Eligibility

Coverage

Limits

Deductibles

**7.3 Other policies**

Boatowners

**Producer's Credit Insurance**

**Series 12-87**

**60 questions - 1-hour time limit  
Live Date: February 17, 2018**

**1.0 Insurance Regulation 10%**

**1.1 Licensing**

Process (402-J:5, 6)



Types of licensees

Producer (402-J:2, 14)

Producer with appointment (402-J:14)

Business entity (402-J:6)

Financial institutions (406-C:1-19)

Resident versus nonresident (402-J:8, 16)

Temporary (402-J:11)

Maintenance and duration

Renewal (402-J:7(II-IV))

Change of address (402-J:7(VI))

Reporting of actions (402-J:17)

Assumed names (402-J:10)

Continuing education requirements (Reg 1302.03, 1302.04, 1304.03, RSA 402-J:7-a)

Disciplinary actions

Cease and desist order (417:12)

Denial, suspension or revocation (402:49; 402-J:12)

Penalties and fines (400-A:15(III); 402:42, 48; 402-J:12(IV); 417:10, 13)

**1.2 State regulation**

Commissioner's general duties and powers (400-A:3, 15; 417:5, 14)

Company regulation

Producer appointment (402-J:14)

Termination of appointment (402-J:15)

Producer regulation

Acting without a license (402-J:3, 13)

Commissions (402-J:13)

Conversion of funds by producer (402:53)

Referrals (402:16-B)

Controlled business (402:74)

Fiduciary requirements (Reg 4301.01-4301.09)

License to transact business (402:12)

Unfair claim settlement practices (417:4(XV); Reg 1001.01-.11, Reg 1002.01-.20, Reg 1002.01-.21)

Unfair insurance trade practices

Misrepresentation (402:46; 417:4(I, II))

Twisting (402:47; 417:4(I))

False information and advertising (417:4(III))

Defamation (417:4(IV))

Boycott, coercion and intimidation (417:4(V))

Illegal inducement (417:4(VII))

Unfair discrimination (417:4(VIII))

Rebating (402:39-41; 417:4(IX))

Examination of books and records (400-A:37)

Insurance fraud regulation (400-A:36-b(II); 417:23; RL 638:20)

Consumer privacy regulation (Reg 3001-3006)

**1.3 Federal regulation**

Fair Credit Reporting Act (15 USC 1681-1681d)

Fraud and false statements (18 USC 1033, 1034)

**2.0 General Insurance 9%**

**2.1 Concepts**

Risk management key terms

Risk

Exposure

Hazard

Peril

Loss

Methods of handling risk

Avoidance

Retention

Sharing

Reduction

Transfer

Elements of insurable risks

Adverse selection

Law of large numbers

Reinsurance

**2.2 Insurers**

Types of insurers

Stock companies

Mutual companies

Fraternal benefit societies

Reciprocals

Lloyd's associations

Risk retention groups

Surplus lines

Private versus government insurers

Authorized versus unauthorized insurers

Domestic, foreign and alien insurers

Financial status (independent rating services)

Marketing (distribution) systems

**2.3 Producers and general rules of agency**

Insurer as principal

Producer/insurer relationship

Authority and powers of producers

**2.4 Contracts**

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of an insurance contract

Contract of adhesion

Aleatory contract

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Warranties

Concealment

Fraud

Waiver and estoppel

**3.0 Consumer Credit Insurance Basics 40%**

**3.1 Nature of consumer credit insurance**

Parties involved

Debtor/insured

Creditor/beneficiary

Insurer

Advantages for debtors and for creditors

Markets

Banks and savings and loan associations

Credit unions

Finance companies

Credit card companies

Automobile dealers and manufacturers

Retailers

Types of credit covered — closed-end versus open-end

**3.2 Coverage characteristics**

Group versus individual coverage

Underwriting considerations

Eligibility of groups

Underwriting of the debtor/insured (group and individual)

Evidence of insurability

Premiums

Basis and payment of premiums

Single premium versus monthly outstanding balance

Group policy general provisions

Right to examine (free look)

Grace period (408:16(I); 415:18(I)(p))

Incontestability (408:10; 408:16(II); 415:18(I)(r))

Entire contract (408:9; 408:16(III); 415:18(I)(a))

Conditions to require evidence of insurability (408:16(IV); 408-A:5)

Certificate of insurance (408-A:6)

Benefit payments

Effect on insured's debt

Payment of excess benefits

**3.3 Regulation**

New Hampshire regulation

Approval of policy forms (408-A:7)

Amounts to be insured (408-A:4)

Term of insurance (408-A:5)

Premium rates (408-A:8(I); Reg 1201.19)

Premium refunds (408-A:8(II); Reg 1201.05)

Solicitation (408-A:11; 408-B:19(1); Reg. 1201.04(b))

Evidence of coverage (408-A:6)

Termination of group policy (Reg 1201.04(e))

Claims processing (408-A:10)

Prohibited transactions (417:4(XVI); Reg 1201.15)

Federal regulation

Consumer Credit Protection Act (Truth-in-Lending Act)

**4.0 Types of Consumer Credit Insurance 41%**

**4.1 Credit life insurance**

Eligibility of the individual insured

Contributory versus non-contributory

Gross coverage versus net payoff coverage

Types of insurance coverages

Decreasing term

Level term

Monthly outstanding balance

Joint credit life

Truncated life

Suicide clause

**4.2 Credit disability insurance**

Eligibility of the individual insured

Qualifying for benefits

Sickness or injury

Definition of disability — own occupation versus any occupation

Total and permanent

Elimination period

Benefit period

Benefit amount

Special types of coverage

Retroactive

Critical period

Common exclusions

Intentionally self-inflicted injury

Normal pregnancy

**4.3 Credit involuntary unemployment insurance**

Eligibility of the individual insured

Qualifying for benefits

Definition of involuntary unemployment

Elimination period

Retroactive coverage

Benefit period

Benefit amount

Excluded forms of unemployment

**4.4 Other credit insurance**

Credit property

Eligibility

Insured event

Benefit conditions

Guaranteed automobile protection (GAP)

Eligibility

Insured event

Benefit conditions

Mortgage guaranty

# Exam Registration Form

## New Hampshire Insurance Examinations



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