

PSI Services LLC

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NEW YORK



DEPARTMENT OF FINANCIAL SERVICES INSURANCE CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at https://test-takers.psiexams.com/nyins

EXAMINATIONS BY PSI SERVICES LLC

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

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

LICENSING PROCESS

All questions about licensure should be directed to:

New York State
Department of Financial Services
One Commerce Plaza, Suite 2003
Albany, NY 12257
Phone: 518.474.6630
www.dfs.ny.gov
licensing@dfs.ny.gov

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

The steps to become licensed are:

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

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

Important Note: The Omnibus Crime Bill (18 U.S.C. § 1033) disqualifies anyone convicted of a criminal felony involving dishonesty or a breach of trust or anyone who has been convicted of an offense under this section from employment in the insurance industry. This ban may be removed if approval is given by the Superintendent for the individual to remain or become employed in the insurance industry.

This request can be made by completing an Application for Written Consent to Engage in the Business of Insurance. The application can be found on the Department's website at https://www.dfs.ny.gov/apps and licensing/agents and brokers/home

Those seeking an insurance license must file the consent application with the license application.

Important Passing an examination does not guarantee that you will be issued a license. You must submit your license application, appropriate fees and all supporting documentation to the Department. Issuance of a license depends on a review and approval of all license application materials. If you take an exam unnecessarily or are found unqualified, neither the exam fee nor the license-processing fee will be refunded.

The Department grants the licenses listed below. Each license granted is valid only for the line of authority named on the license. The prelicensing requirements for each type of license are shown in this chart.

License Type	Lines of Authority	Statutory Minimum Course Hours	Exam Required
Agent	Accident and Health	20 hours	17-52
	Life	20 hours	17-51
	Life/Accident and Health	40 hours	17-55*
	Personal Lines	40 hours	17-54
	Property and Casualty	90 hours	17-56
	Title Insurance	20 hours(**)	17-81
Bail Bond Agent	-	None	17-59
Mortgage Guaranty Agent	-	90 hours	17-60
Broker	Accident and Health	20 hours(**)	17-52
	Life	20 hours(**)	17-51
	Life/Accident and Health	40 hours(**)	17-55*
	Personal Lines	40 hours(**)	17-54
	Property and Casualty	90 hours(**)	17-56



License Type	Lines of Authority	Statutory Minimum Course Hours	Exam Required
Insurance Consultant	Life/Accident and Health	None	17-57
	Property and Casualty	None	17-58
Public Adjuster	Adjust claims related to fire,	40 hours	17-62
	miscellaneous property, water,		
	burglary and theft, glass, boiler		
	and machinery, elevator, and		
	inland marine		
Independent Adjuster	Accident and Health	None	17-63
	Automobile	None	17-66
	Aviation	None	17-67
	Casualty	None	17-65
	Fidelity and Surety	None	17-68
	Fire	None	17-64
	Inland Marine	None	17-69
	General	None	17-70
	Auto Damage or Theft Appraisal	None	17-71
	Motor Vehicle No Fault and	None	17-72
	Workers' Compensation Health		
	Services Charges		

*PSI offers a combined Life, Accident and Health exam (17-55) for those wishing to apply for **both** the Life, and Accident and Health lines of authority at the same time.

(**) Waivers and/or exemptions may be available - see charts below

PRELICENSING EDUCATION REQUIREMENTS

You must successfully complete an approved prelicensing course requirement before taking the corresponding licensing exam. Prelicensing education requirements have been established to ensure that license candidates have a minimum level of knowledge about the insurance marketplace and related New York State laws and regulations.

Prelicensing Education Providers. Prelicensing providers are approved by the Department to teach courses that will enable potential licensees to become familiar with the requirements prescribed by law.

A list of approved providers and courses is available on the Department's Website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/prelicensing_education.

Prelicensing Education School Certificate. Once you complete a prelicensing course, the course provider will issue a School Certificate certifying your satisfactory completion of the course. This certificate must be submitted to the Department with your application and retained in your records. The certificate is good for a lifetime and is your evidence you successfully completed the prelicensing course.

PRELICENSING EXEMPTIONS

In some cases, prelicensing course requirements can be waived or met in other ways. Please see the charts below for details on available exemptions for prelicensing education.

STATEMENT OF EMPLOYER IN LIEU OF PRELICENSING EDUCATION

You may be exempt from the prelicensing education requirement if you can provide documentation, in the form of a completed Statement of Employer, of qualifying experience as outlined in the chart below. The Statement of Employer must be submitted with your license application.

License Type	Requirements for Exemption
Broker	. The Statement of Employer must document that you have been regularly employed by a New York licensed insurance company, broker or agent for no less than one year during the three years preceding the date of application, and have been employed (a) in the case of a Property/Casualty Broker, in reasonable insurance duties relating to the underwriting or adjusting of losses in any one of the following lines of insurance: fire, marine, liability, workers' compensation, or fidelity and surety; or (b) in the case of a Life Broker, in responsible insurance duties relating to the use of life insurance, accident and health insurance and annuity contracts, or in the design and administration of plans for estate conservation and distribution, employee benefits and business continuation.
Life Settlement Broker	. The Statement of Employer must document that you have been regularly employed by a life settlement provider, life insurance company, life settlement broker or an insurance producer with a life line of authority, for a period or periods aggregating not less than one year, during the three years preceding the date of application, in responsible duties relating to the use of life insurance and annuity contracts in the design and administration of plans for estate conservation and distribution, employee benefits and business continuation and settlements of life insurance and annuity contracts.
Public Adjuster	The Statement of Employer must document that you have been regularly employed in the insurance business for no less than one year in duties involving sales, underwriting or claims, or other experience considered sufficient by the Superintendent.
Title Agent	A Certificate of Good Standing from the Office of Court Administration must document that you are a licensed attorney in New York. The Certificate of Good Standing waives both the education and exam requirements.



https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/licensing_application_forms_class_info

Individuals who hold a professional designation, as indicated below, may waive the education requirement and need only take a laws and regulations exam.

License	Designation Type	Exam Title and Number
General Consultant (C3)	CPCU, FCAS, ACAS	No exam required
Life Agent	CLU, CLUA	17-73 Life and Health Law and Regulations
Life Broker	ChFC, CLU, MSFS	17-73 Life and Health Law and Regulations
Life Consultant (C1)	CLU, FAS, ASA	No exam required
Life Settlement Broker	CLU, CLUA	17-73 Life and Health Law and Regulations
Personal Lines Agent/Broker	CPCU	17-74 Property Casualty Laws and Regulations
Property Casualty Agent/Broker	CPCU	17-74 Property Casualty Laws and Regulations

EXAMINATION EXEMPTIONS

In certain limited circumstances, you may be exempt from taking an examination if you meet certain criteria. Please see the chart below to see if you qualify.

License Type	Exemptions from licensing exams
Agent	You may be exempt from exam requirements if: - you are currently licensed as a broker in the same lines of insurance for which you are applying. - You are a travel accident or baggage agent who is a ticket-selling agent or representative of a railroad, steamship or other public carrier and will act as an insurance agent only in the issuance of accident insurance tickets or baggage insurance tickets primarily for the purpose of covering the risk of travel.
Broker	You may be exempt from exam requirements if: - you are currently licensed as an agent in the same lines of insurance for which you are applying.
Consultant	 You may be exempt from exam requirements if: you are applying for a General Consultant license and are currently licensed as a Property/Casualty agent or broker, or you are applying for a Life Consultant license and are currently licensed as a Life, Accident & Health agent or broker. you have passed a professional exam given by the American College, the American College of Property and Liability Underwriters, the Society of Actuaries, the Casual Actuarial Society or the American Academy of Actuaries.
Life Settlement Broker	You may be exempt from exam requirements if: - you are currently licensed, for at least one year, as an agent or broker with a life line of authority in this state or any other state.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

Examination fee \$33

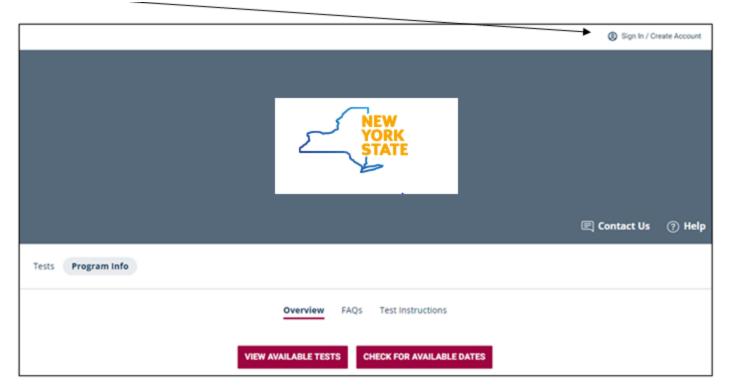
NOTE: EXAMINATIONS FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.



4

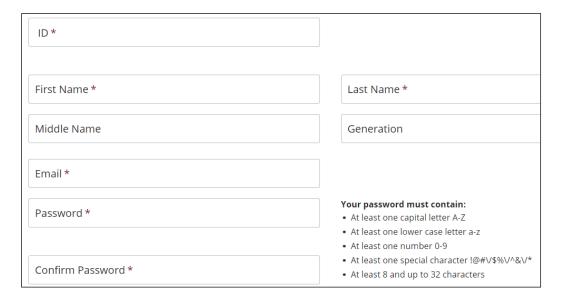
For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: Click Here (https://test-takers.psiexams.com/nyins).

1. Select Sign In/Create Account



2. You will be prompted to **CREATE AN ACCOUNT** with PSI. The ID is your SSN.

The first and last name must match exactly with your current, valid, government-issued ID.



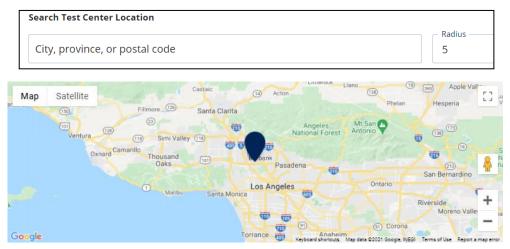
3. Select your test format: (Test Center) or (Remote Proctored).





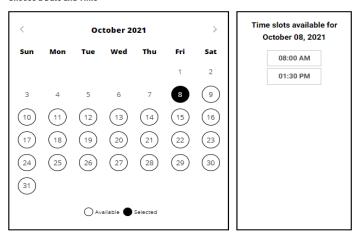
Scheduling at a Test Center

1. Enter the "City or Postal Code" and select FIND.

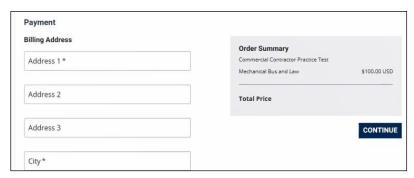


2. Select a date and time to book an appointment.





3. You are now ready to pay.



4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.

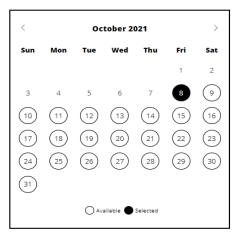




Scheduling via Remote Proctor

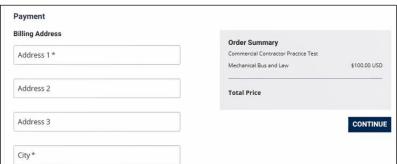
1. Select a date and time to book an appointment.

Choose a Date and Time





2. You are now ready to pay.



3. Once payment has been made you will receive a message confirming the booked date and booked time. Please review the

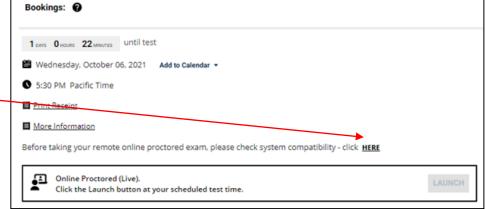
booking before selecting **CONFIRM**.



4. Your booking will now display in your account. You will be able to LAUNCH your test within 30 minutes of your booked test time.

IMPORTANT: BE SURE TO CHECK THE COMPATIBILTY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to testing, CLICK HERE.

By not starting your test within 15 minutes after your booked time, you forfeit your test fee or test eligibility. Fees and test eligibilities are non-refundable. If you have



any questions regarding your compatibility check, or if you experience issues launching your test, you may contact PSI's technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by clicking here.



TELEPHONE ((855) 579-4637)

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). PSI registrars are available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

RESCHEDULING/CANCELING AN EXAMINATION APPOINTMENT

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 579-4637.

Note: A voicemail or email message is not an acceptable form of cancellation. Please use the PSI Website or call PSI to speak directly to a Customer Service Representative.

RETAKING A FAILED EXAMINATION

It is not possible to make a new examination appointment on the same day you have taken an examination; this is due to processing and reporting results. A candidate who tests unsuccessfully on a Wednesday can call the next day, Thursday, and retest as soon as Friday, depending upon space availability. You may access a registration form at https://test-takers.psiexams.com/nyins. You may also call PSI at (855) 579-4637.

MISSED APPOINTMENT OR LATE CANCELLATION

If you miss your appointment, you will not be able to take the examination as scheduled, further you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the scheduled examination date;
- Do not appear for your examination appointment;
- Are not checked in by your scheduled start time;
- Do not present proper identification when you arrive for the examination.

EXAM ACCOMMODATIONS (ADA)

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

ESL Accommodation (If English is not your primary language and you are taking the English version of the examination), you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. Please include:

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

Candidates granted accommodation in accordance with the ADA, MUST schedule their examination by telephone and speak directly with a PSI registrar.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 579-4637. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at https://test-takers.psiexams.com/nyins.

EXAMINATION SITE LOCATIONS

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

Albany 841 Route 146 Clifton Park, NY 12065

Albany 12 Metro Park Rd, Suite 101 Albany, NY 12205 Binghamton AVNA Learning Center 520 Columbia Drive, Suite 101 Johnson City, NY 13790



Bronx

PSI

34 Marconi Street, Suite 210

Bronx, NY 10461

Brooklyn

PSI

527 Coney Island Ave. Brooklyn, NY 11218

Brooklyn

Brooklyn - Kennedy Online Trng Ctr

54 Macdonough St. Brooklyn, NY 11216

Buffalo

8016 Transit Road Williamsville, NY 14221

Buffalo

Gardenville Commercial Center 3121 Clinton St. Suite 6 Williamsville, NY 14224

Buffalo

Williamsville - Erie Community College (North Campus)

6205 Main St., N Campus Williamsville, NY 14221

Corning

Corning Community College

1 Academic Drive, Room 102 Chemung Hall (CHM 102)

Corning, NY 14830

Gouverneur

Management Recruiters of St. Lawrence County

23 East Main Street Gouverneur, NY 13642

Hempstead

Cabridge Business Institute 50 Linton St., Suite 303 Hempstead, NY 11550

Hempstead

204 W. Old Country Road Hicksville, NY 11801

Jamestown

Northeast Test Centers

9-25 East Fourth Street, Suite 11

Jamestown, NY 14701

Long Island

245 Middle Country Road Selden, NY 11784

Long Island

20 Broad Hollow Road, Suite LL10

Melville, NY 11747

Manhattan 355 East 4th St.

New York, NY 10009

Manhattan

566 7th Ave., Suite 703 New York, NY 10018

Manhattan

545 Eights Ave, Ste 1210 New York, NY 10018

Monroe Community College 1000 E. Henrietta Road Rochester, NY 14623

New York City - AVNA Learning Center

139 Fulton St., Suite 605 New York, NY 10038

Oneonta - PC PRO Solution Inc

205 Main Street Oneonta, NY 13820

Plattsburgh 4171 US Route 11 Malone, NY 12953

Poughkeepsie

201 South Avenue, Suite 501 Poughkeepsie, NY 12601

Queens

102-40 67th Drive, Unit C-1 Forest Hills, NY 11375

Rochester

1512 Ridge Road West Rochester, NY 14615

Mohawk Valley Testing C 625 Bomber Dr Suite 133

Rome, NY 13441

Rome

34 Oriskany Blvd. Whitesboro, NY 13492

Staten Island

1911 Richmond Ave, Suite 130 Staten Island, NY 10314

Syracuse

Professional Career Center 6443 Ridings Road, Suite 108

Syracuse, NY 13206

Watertown 20104 NYS Route 3 Watertown, NY 13601

White Plains 155 Mamaroneck White Plains, NY 10601

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations. Once you have paid for the examination, enter your zip code and a list of the testing sites closest to you will appear.



REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 15 minutes before your appointment. This extra time is for sign-in, identification, and familiarizing you with the examination process. If you arrive late, you may not be admitted to the examination site and you will forfeit your examination registration fee.

REQUIRED IDENTIFICATION AT EXAMINATION SITE

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. The required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring one (1) form of valid (non-expired) signature bearing identification to the test site. If the candidate fails to bring proper identification or the candidate names do not match, the candidate will not be allowed to test and their examination fee will not be refunded.

PRIMARY IDENTIFICATION (with photo) - Choose one

- State issued driver's license
- State issued identification card
- US Government Issued Passport
- US Government Issued Military Identification Card
- US Government Issued Alien Registration Card
- Canadian Government Issued ID

NOTE: ID must contain candidate's photo, be valid and unexpired.

SECURITY PROCEDURES

The following examination protocols apply during any examination. PSI may pause or terminate an examination at any time. Failure to follow the examination protocol, may result in the disqualification of examination results, prohibition from taking future examinations, and may lead to legal action.

Prohibited Items:

- Reference materials of any kind.
- Electronic devices of any type, including but not limited to; cellular phones, cameras, computers of any type (e.g., laptops, tablets, iPads), earbuds, electronic games, electronic watches, handheld calculators, headsets, mobile devices, music players (e.g., iPods), pagers, radios, recording devices (audio or video), smart watches, televisions, etc.).
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Bulky or loose clothing or coats including but not limited to; open sweaters, cardigans, shawls, scarves, vests, jackets and coats.
 - o In the event you are asked to remove bulky or loose outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Other personal items, including but not limited to; backpacks, briefcases, chewing gum, drinks, food, good luck items, notebooks, paper or other materials on which to write, pens, pencils or other writing devices, purses, reading material, smoking or chewing products, wallets, etc.

Prohibited Behavior:

- Giving or receiving assistance on an examination.
- Copying or communicating examination content.
- Using outside references or resources during an exam, examples:
 - o Browsing other local resources.
 - o Browsing the internet.
 - o Attempting to use a computer or computer program not provided or approved by PSI.
 - o Attempting to use a telephone or mobile device.
 - o Using notepad on the computer.
 - Using an application on the computer not provided by PSI.
- Engaging in disruptive behavior during check-in or during an exam, examples:
 - o Acting in an inappropriate manner.
 - o Using abusive language.
 - o Speaking aloud.
 - o Causing noise unrelated to keyboard typing.
- Engaging in prohibited behavior during check-in or during an exam, examples:
 - o Reading questions out loud.
 - o Leaving the room without proctor approval.
 - o Using instant messaging, or other electronic communication.
 - o Capturing a picture or video of exam items.
 - Attempting to use telephone or mobile device.



- o Obstructing the proctor's view (camera or in person).
- o Having inappropriate materials on desktop (explicit).
- o Changing spaces during the exam without proctor approval.
- o Not focusing eyes on the screen.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.

No prohibited items are allowed within the candidate's reach or line of sight. If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle for test center exams. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate seen giving or receiving assistance on an examination, found with prohibited items, or displaying prohibited behavior or violating any security regulations will have his or her examination terminated, and be asked to surrender all examination materials. All such instances will be reported to the examination sponsor.

Additional protocols for testing at a testing center, include but not limited to:

- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues, or instructors.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the
 restroom, and only after obtaining permission from the proctor. Candidates will not receive extra time to complete the
 examination.
- · You may be given a piece of scratch paper and a pencil. You will return the scratch paper and pencil during check-out.

Additional protocols for remote online proctored exams, include but not limited to:

- Temporarily moving out of the camera's line of sight.
- Candidates are not allowed to have scratch paper.
- Adequate lighting for the proctor to see candidate's activity.
- Internet service must be sufficient to administer the exam.
- Web camera must be placed for ideal viewing by the proctor.
- Candidate may not change computers during the exam.
- Candidate may not change spaces during the exam.
- · Candidate must follow proctor instructions, which may include, but are not limited to:
 - o Keeping hands on the desktop.
 - o Keeping eyes on the computer screen.
 - o Not fidgeting during the exam.
 - o Keeping hands away from face.
- Please do your best to avoid covering your mouth for the whole duration of exam. Be aware that talking/whispering/mouthing is not allowed during exam.
- Breaks are NOT allowed during remote online proctored examinations. If you believe you cannot complete your examination without a break, please do not register for remote online proctored examinations.
- Also note that under no circumstances are you allowed to take a screenshot or photo of the exam or the exam results at any time during or after the session.

TAKING THE EXAMINATION BY COMPUTER

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

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

TUTORIAL

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



TEST QUESTION SCREEN

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

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

EXAMINATION REVIEW

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

SCORE REPORTING

You must get 70% correct to pass the examination. Your score will be displayed on screen at the end of the examination and a score report will be emailed to you. If you fail, the emailed score report will include the diagnostic report indicating your strengths and weaknesses by examination type.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com.

You can take a practice exam online at https://test-takers.psiexams.com/nyins to prepare for your New York Insurance Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination, and do not contain actual questions that are asked on the exam.

Practice exams ARE NOT a substitute for proper education and study. Scoring well on the practice exam does not guarantee that you will pass an actual licensing examination.

Note: You may take the practice exams an unlimited number of times; however, you will need to pay each time.

OBTAINING YOUR LICENSE

APPLYING FOR A LICENSE

After passing the license examination (if an examination is required), you must submit your license application to the Department, along with any other required paperwork for the type of license you are seeking. You may obtain license application information from the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home.

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

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

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

LICENSE REQUIREMENTS BASED ON RESIDENCY

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

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

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

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



Resident licensing requirements

Generally, to qualify to receive a New York resident insurance licens7e, you must:

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

Nonresident licensing requirements

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

Nonresident online licensing is available to first time non-resident applicants applying for an individual license through the National Insurance Producer Registry (NIPR) website: http://www.nipr.com/.

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

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

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

Producer applicants relocating to New York State. If you are currently licensed or have been licensed in another state within the last 90 days and are relocating to New York, the education and exam requirements may be waived by submitting the resident license application. Your license information MUST be included in the National Producer Database; if not, you must submit with the application a currently dated Letter of Certification from the state you had previously declared as your home state.

AGENT LICENSE

An insurance agent represents an insurance company and sells, solicits or negotiates insurance for whichever company has appointed that agent. An agent may be appointed to more than one company but must have at least one company appointment to transact insurance business. An appointment must be filed within 15 days of either the date an agency contract is executed with the insurance company or the date the first insurance application is submitted to the company.

A Title Insurance Agent is an authorized agent of a NY licensed title insurance corporation, who for commission, compensation, or any other thing of value, performs the following acts in conjunction with the issuance of a title insurance policy:

- 1. sells or negotiates the sale of a title insurance policy;
- 2. evaluates the insurability of title, based upon the performance or review of a title search; and
- 3. performs one or more of the following functions:
 - collects, remits, or disburses title insurance premiums, escrows, or other related funds;
 - prepares, amends, marks up, or delivers a title insurance commitment or certificate of title for the purpose of the issuance of a title insurance policy by a title insurance corporation;
 - prepares, amends, or delivers a title insurance policy on behalf of a title insurance corporation; or negotiates the clearance of title exceptions, in connection with the issuance of a title insurance policy

You must pass an exam for each line of authority desired before submitting the license application. The table below lists the agent licenses and the corresponding exam number.

Note: PSI offers a combined Life, Accident, and Health exam (17-55) for those wishing to apply for both the Life, and Accident and Health lines of authority at the same time.

License	Exam Series
Life Agent	17-51
Accident and Health Agent	17-52
Personal Lines Agent	17-54
Property Casualty Agent	17-56
Bail Bond Agent	17-59
Mortgage Guaranty Agent	17-60
Title Insurance Agent	17-81



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

- You are a regular salaried officer or employee of an insurance company as defined in Section 2101 (a)(1) of NYS Insurance Law.
- You are representing only a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state.

New York residents desiring to obtain an insurance agent license must submit:

- A license application obtained from the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home.
- A prelicensing education School Certificate or evidence of a professional designation (CLU or CLUA designation for Life, Accident and Health agents; CPCU designation for Property/Casualty agents).
- The original passing exam score report (dated within two years prior to applying).
- A Company Appointment submitted electronically to the Department. An application may be submitted without an appointment, however, an appointment must be made within 15 days from either the date an agency contract is executed with the insurance company or the first insurance application is submitted to the company.
- FINRA or SECO certificate of proof of qualification (Variable Annuity applicants only).
- The appropriate licensing fee (see License fees and renewal dates below).

BROKER LICENSE

An insurance broker represents the public and can sell, solicit or negotiate insurance for any insurance company licensed in New York State which deals with brokers.

A Life Settlement broker solicits, negotiates or offers to negotiate a life settlement contract.

You must pass an exam for each line of authority desired before submitting the license application. The table below lists the broker licenses and the corresponding exam number.

Note: PSI offers a combined Life, Accident, and Health exam (17-55) for those wishing to apply for both the Life, and Accident and Health lines of authority at the same time.

License	Exam Series
Life Broker	17-51
Accident and Health Broker	17-52
Personal Lines Broker	17-54
Property Casualty Broker	17-56
Life Settlement Broker	17-80

Note: If you are seeking an Excess Lines Broker license, Section 2105 of the Insurance Law requires you first be licensed as a Property Casualty Broker under Section 2104. You should contact the Department at 800.342.3736 or online at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/homefor further licensing requirements.

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

- A license application obtained from the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home.
- Prelicensing Education School Certificate or evidence of a professional designation (CLU, ChFC or MSFS designation for Life, Accident and Health agents; CPCU designation for Property/Casualty agents), or if seeking to waive the prelicensing education requirement based on experience, a Statement of Employer form obtained from the Department.
- The original passing exam score report (dated within two years prior to applying).
- FINRA or SECO certificate of proof of qualification (Variable Annuity applicants only).

The appropriate licensing fee (see License fees and renewal dates below).

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

ADJUSTER LICENSE

Public Adjusters investigate and adjust, on behalf of the insured, claims connected with losses from the following: fire; miscellaneous property; water; burglary and theft; glass; boiler and machinery; elevator; and marine and inland marine. You must pass the Public Adjuster exam 17-62 before submitting the license application.

Independent Adjusters act on behalf of the insurer in the work of investigating and adjusting claims. You must pass an examination for each license you wish to hold before submitting a license application. Independent adjusters can be licensed in the following lines of insurance:



License	Exam Series
Accident and Health	17-63
Automobile	17-66
Aviation	17-67
Casualty	17-65
Fidelity and Surety	17-68
Fire	17-64
Inland Marine	17-69
General	17-70
Auto Damage or Theft Appraisal	17-71
Motor Vehicle No Fault and	
Workers' Compensation Health	17-72
Services Charges	

An applicant applying for the Multi-peril Crop Adjuster license must have received accreditation from the Federal Crop Adjuster Proficiency Program administered by National Crop Insurance Services, Inc.

Exemption from adjuster licensing. You may be exempt from independent adjuster licensing if you are an insurance company employees, lawyer, broker, etc., listed under subsections (g) (1) and (2) of Insurance Law Section 2101.

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

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

- A license application obtained from the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home.
- A prelicensing education School Certificate or if seeking to waive the prelicensing education requirement based on experience, a Statement of Employer form obtained from the Department (Public Adjuster Applicants only).
- The original passing score report (dated within two years prior to applying).
- Electronic fingerprint. Please go to the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home for instructions on how to be fingerprinted electronically.
- A \$1,000 bond.
- Five (5) Certificates of Character.
- The appropriate licensing fee (see License Fees and Renewal Dates below).

CONSULTANT LICENSE

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

Licensed Life Consultants are authorized to provide clients with expert advice on the following lines of insurance:

- Life Insurance
- Annuities
- Accident & Health

You must pass Exam 17-57 before submitting a license application

Licensed Property & Casualty (General) Consultants are authorized to provide clients expert advice on the following lines of insurance:

- 1. Animal
- 2. Boiler & Machinery
- 3. Burglary and Theft
- 4. Collision
- 5. Credit
- 6. Elevator
- 7. Fidelity and Surety
- 8. Fire
- 9. Glass
- 10. Marine and Inland Marine

- 11. Marine Protection and Indemnity
- 12. Miscellaneous Property
- 13. Mortgage Guaranty
- 14. Motor Vehicle and Aircraft Physical Damage
- 15. Personal Injury Liability
- 16. Property Damage Liability
- 17. Residual Value
- 18. Title
- 19. Water Damage
- 20. Workers' Compensation and Employers Liability

You must pass Exam 17-58 before submitting a license application

New York residents desiring an insurance consultant license must submit:



- A license application obtained from the Department's website at http://www.dfs.ny.gov/insurance/lic_gc.htm.
- The original passing exam score report (dated within two years prior to applying).

The appropriate licensing fee (see License Fees and Renewal Dates below).

LICENSE FEES AND RENEWAL DATES

An insurance producer is defined in Section 2101(k) as an agent, broker, consultant, reinsurance intermediary, excess line broker or any other person required to be licensed to sell, solicit or negotiate insurance.

All licenses must be renewed every two years. Individual and TBA licenses are issued with an expiration date determined by your date of birth:

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

Adjuster and Bail Bond Agent licenses do not have a birth date renewal. These licenses expire on December 31 of even-numbered years. The following licensing fees are charged for each year or fraction thereof:

License	Fee
Accident and Health Agent/Broker	\$40
Life Agent/Broker	\$40
Life/Accident & Health Insurance Agent/Broker	\$40
Personal Lines Agent/Broker	\$40
Property Casualty Agent /Broker	\$40
Life/Accident & Health Insurance Consultant	\$50
Property & Casualty Insurance Consultant	\$50
Bail Bond Agent	\$25
Mortgage Guaranty Agent	\$40
Public Adjuster	\$50
Independent Accident & Health Insurance Adjuster	\$50
Independent Fire Adjuster	\$50
Independent Casualty Adjuster	\$50
Independent Automobile Adjuster	\$50
Independent Aviation Adjuster	\$50
Independent Fidelity & Surety Adjuster	\$50
Independent Inland Marine Adjuster	\$50
Independent General Adjuster	\$50
Independent Auto & Theft Appraisal Adjuster	\$50
Independent Motor Vehicle No-Fault & Workers' Compensation Health Service Charges Adjuster	\$50
Life Settlement Broker	\$40
Title Insurance Agent	\$40

Note: For entity (corporation, partnership, etc.) or other license fees, please contact the Department at 800.342.3736 or online at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/home.

CONTINUING EDUCATION

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

After your license has been in effect for a full two years, continuing education will always be required with subsequent renewal or relicensing applications. Credits must be accumulated during the renewal period, which begins with the effective date of the license and ends with the expiration date. CE must be completed before processing the renewal or relicensing application.

When attending continuing education courses, please ensure that the course has been approved for the class of license you hold. Course approval documents containing this information are displayed at the site of instruction for your review. Approved courses, once completed for CE credit, may never be completed for CE credit again. Licensee must maintain records of completed continuing education courses and will be held responsible if a course is repeated.

Nonresident Licensees Reciprocity. Nonresident licensees currently licensed and in compliance in another state do not need to complete New York State-approved CE courses. You will attest, on the renewal application, to being CE compliant and in good standing in your home state.

Nonresident public adjusters who are licensed in states that do not issue public adjuster licenses or do not require CE for public adjusters must complete New York State-approved CE Courses.



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

Exemptions from continuing education. You may be exempt from completing continuing education requirements if:

- You are a travel accident or baggage agent (a travel accident or baggage agent who is a ticket-selling agent or representative of a railroad, steamship or other public carrier and will act as an insurance agent only in the issuance of accident insurance tickets or baggage insurance tickets primarily for the purpose of covering the risk of travel).
- You only represent a fraternal benefit society authorized by Sections 4501(h-p) & 4505 and you do not qualify as an "insurance agent" as defined by Section 2101 (a)(3) of the Insurance Law of this state. You are an agent, broker, consultant, or public adjuster who has held your license for less than the full two-year licensing period.

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

Independent Adjusters	Limited Rental Licensees
 Reinsurance Intermediaries 	□ Bail Bond Agents
	□ Mortgage Guarantee Agents

DESCRIPTION OF EXAMINATIONS

EXAMINATION STUDY MATERIALS

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

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

Because of the number and the diversity of approach, neither the Department nor PSI can recommend specific study material or a specific prelicensing course provider. A list of all approved prelicensing providers can be obtained from the Department's website at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/prelicensing_education or by calling 800.342.3736.

EXPERIMENTAL ITEMS

In addition to the number of examination items specified in the "Examination Content Outlines", a small number (5 to 10) of "experimental" questions may be administered to candidates during the examinations. These questions will not be scored. The administration of such unscored, experimental questions is an essential step in developing future licensing examinations.

EXAMINATION CONTENT OUTLINES

The following outlines describe the content of each of the New York Insurance Examinations. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. The examinations are closed book. No reference materials, papers or study materials are allowed at the examination site.

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

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



New York Life Insurance Agent/Broker Series 17-51

100 Questions - 2 hour Time Limit

Insurance Regulation 10%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(j)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part
21.4; Reg 6, Part 22.3; Reg 7, Part
23.4)
Reporting of actions (2110(i))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and
nonrenewal (2110)
Penalties (2127, 109)
State Regulation Superintendent's general duties and
powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)
Appointment of agent (2112(a-c))

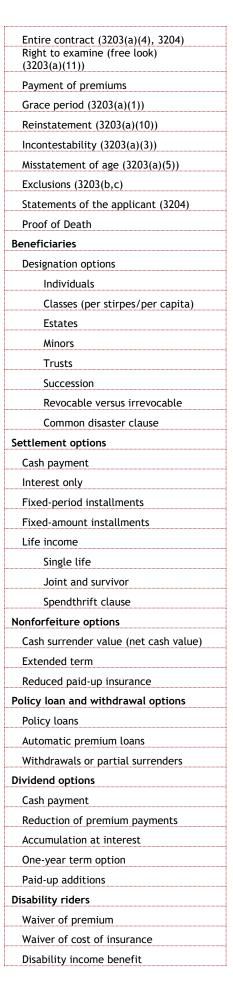
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604) Unfair discrimination (2606-2608,
2612)
Rebating (2324) Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of
producer (2112)
Examination of books and records (2404; Reg 152, Parts 243.0 to .3)
Insurance Frauds Prevention Act (401- 405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405) Consumer privacy regulation (Reg 169, Part 420.0 to .4)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal Regulation Fair Credit Reporting Act (15 USC 1681- 1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance 10%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril Loss
Mothods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer (by contractual liability or insurance contract)





Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
Business uses of life insurance
Buy-sell funding
Key person
Business continuation
Differences in life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)
Factors in premium determination
Mortality, Investment Return, and Expense
Mode of premium
Licensee responsibilities
Solicitation and sales presentations
Advertising (2122) Life Insurance Company Guaranty
Corporation (7718) Policy summary (3209; Reg 74, Part
53-2.2)
Buyer's guide (3209; Reg 74, Part 53-2.6)
Suitability in Life Insurance and Annuities (Reg 187 224.2-224.4)
Illustrations (Reg 74, Part 53-3.1 to .6) Replacement (2123(a)(2, 3); Reg 60,
Parts 51.1 to .8) Use and disclosure of insurance
information
Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (Reg 199, Part 225)
Field underwriting
Application procedures including backdating of policies (3208)
Delivery
Policy review

Effective date of coverage
Premium collection
Statement of good health
Amendments
Individual underwriting by the insurer
Information sources and regulation
Application
Agent report
Attending physician statement Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (2611) Selection criteria and unfair
discrimination
Classification of risks
Preferred
Standard
Substandard
Declined
Life Insurance Policies 20%
Term life insurance
Level term
Renewable term
Convertible term
Level premium term
Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Flexible premium policies
Universal life
Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Life insurance on minors (3207(b))
Fixed (equity) indexed life
Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3220) Credit life insurance (individual versus group)
Life Insurance Policy Provisions, Options, and Riders 20%
Required provisions (3203)
Ownership
Assignment





Payor benefit life/disability (juvenile insurance) Accelerated (living) benefit provisions/riders (3230) Conditions for payment Effect on death benefit Riders covering additional insureds Spouse/other-insured term rider Children's term rider Family term rider Riders affecting the death benefit amount Accidental death Guaranteed insurability Cost of living Return of premium Term rider **Annuities 10%** Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant, and beneficiary Insurance aspects of annuities Required provisions (3219, 4220, 4223) Immediate versus deferred annuities Single premium immediate annuities (SPIAs) Deferred annuities Premium payment options Nonforfeiture Surrender and withdrawal charges Death benefits Annuity (benefit) payment options Life contingency options Pure or straight life versus life with guaranteed minimum Single life versus multiple life Annuities certain (types) Annuity products Fixed annuities General account assets Interest rate guarantees (minimum versus current) Level benefit payment amount Fixed (equity) indexed annuities Differences in variable annuity products and licensing requirements Personal Uses of annuities Tax-deferred growth Retirement income Guaranteed Minimum Withdrawal Benefit (GMWB) Education funds

Federal Tax Considerations for Life Insurance and Annuities 5% Taxation of personal life insurance Amounts available to policyowner Cash value increases Dividends Policy loans Surrenders Amounts received by beneficiary Settlement options Rollovers and transfers (IRAs and qualified plans) Section 1035 exchanges Qualified Plans 4% General requirements Defined contribution versus defined benefit plan Plan types, characteristics, and purchasers Self-employed plans (Keogh plans) SIMPLE **SEP** 401K 457 Life Settlement 2% Definitions (7802) Life Settlement contract (7802(k)(1)(2)(3))Life Settlement Broker (7802(j)) Business of Life Settlement (7802 (c (1)) Financing transaction(7802(f)) Owner(7802(n)) Life expectancy(7802(i)) Broker License Requirements (2137; 2102(a) (1)) Advertising (7809) Privacy (7810) ΗΙΡΔΑ Personal & Financial information privacy Prohibited Practices (7814) Stranger-originated life insurance (7815) Insurable interest provisions

New York Accident and Health Insurance Agent/Broker

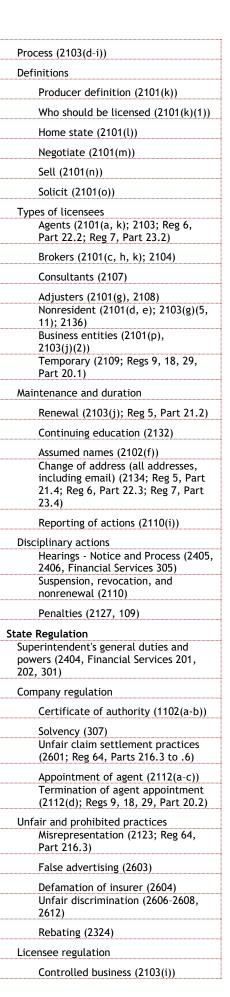
Series 17-52

100 Questions - 2 hour Time Limit

Insurance Regulation 8%

Trust owned policies

Licensing





Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of producer (2112) Examination of books and records (2404; Reg 152, Parts 243.0 to .3) Insurance Frauds Prevention Act (401-405, Financial Services 403-405) Aiding Unauthorized Insurer (2117) Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Part 420.0 to .4) Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23) Federal Regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) General Insurance 6% Concepts Risk management key terms Risk (pure and speculative) Exposure Hazard (physical, moral, morale) Peril Loss Methods of handling risk Avoidance Retention Sharing Reduction Transfer (by contractual liability or insurance contract) Elements of insurable risks Adverse selection Law of large numbers Reinsurance Insurers Types of insurers Stock companies Mutual companies Fraternal benefit societies Private versus government insurers Admitted versus nonadmitted insurers Domestic, foreign, and alien insurers Financial status (independent rating services)

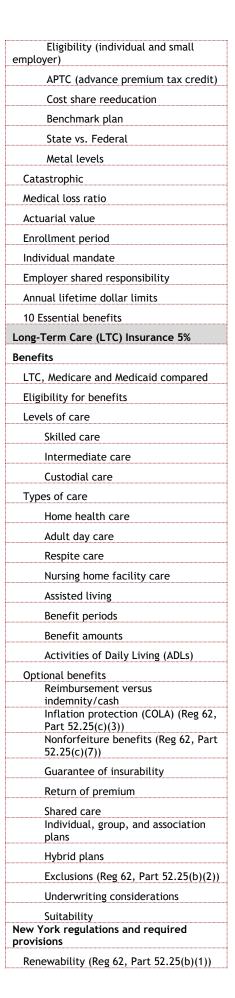
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel Accident and Health Insurance Basics
12%
Definitions of perils
Accidental injury
Sickness
Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Types of Limited Balisies
Limited benefits and amounts
Peguired notice to insured
Types of limited policies
, pes of timited policies

Accident-only Specified (dread) disease Hospital indemnity (income) Dental insurance Vision care Common exclusions from coverage Workers' Compensation Cosmetic Experimental/investigation Medical Necessity Licensee responsibilities in individual accident and health insurance Marketing requirements Advertising (Reg 34, Parts 215.1 to Sales presentations Outline of coverage Application procedures Requirements at delivery of policy Considerations in replacing accident and health insurance Benefits, limitations, and exclusions Licensee liability for errors and omissions Community rating of policies (4317; Reg 145, Part 360) Definition of small group Individual Health Insurance Policy **General Provisions 10%** Required provisions Entire contract; changes (3216(d)(1)(A)) Time limit on certain defenses (3216(d)(1)(B))Grace period (3216(d)(1)C) Reinstatement (3216(d)(1)(D)) Other provisions Coordination of benefits Other benefits (3216(d)(2)(E)) Unpaid premium (3216(d)(2)(G)) Cancellation (3216(d)(2)(H)) Conformity with state statutes (3216(d)(2)(I))Illegal occupation (3216(d)(2)(J)) Intoxicants and narcotics (3216(d)(2)(K)) Other general provisions Right to examine (free look) Insuring clause Consideration clause Renewability clause (3216(g)) Noncancelable Guaranteed renewable Disability Income and Related Insurance



Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Presumptive disability
Proof of Loss
Individual disability income insurance
Basic total disability plan
Income benefits
Elimination and benefit periods
Waiver of premium feature
Coordination of benefits
Individual premium consideration
Additional Monthly Benefit (AMB)
Social Insurance Supplement (SIS)
Occupational versus
nonoccupational coverage
Noncancelable (3216(d)(2)(H))
Guaranteed renewability Other provisions affecting income
benefits
Cost of Living Adjustment (COLA) rider
Future Increase Option (FIO) rider
Relation of earnings to insurance
(3216(d)(2)(F))
Benefits Accidental death and
dismemberment
Rehabilitation benefit Medical reimbursement benefit
(nondisabling injury)
Partial disability benefit
Residual disability benefit
Total disability benefit
24-hour coverage versus limited/at- work coverage
Exclusions
Group disability income insurance
Group versus individual plans
Short-Term Disability (STD)
Long-Term Disability (LTD)
Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
Medical Plans 15%
Medical plan concepts
Fee-for-service basis versus prepaid
basis Specified coverages versus
comprehensive care
Benefit schedule versus usual/reasonable/customary charges

Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of 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 (4303(j))
Primary Care Physician (PCP)
Referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred Provider Organizations (PPOs), Point-of-Service (POS) plans and Exclusive Provider Organizations (EPOs)
General characteristics
In-network and out-of-network provider access
Primary Care Physician (PCP) referral
Indemnity plan features
Catastrophic
Cost containment in health care delivery
Utilization review (Art. 49)
Prospective review
Concurrent review
Retrospective review
New York mandated benefits and offers (individual and/or group) Dependent child age limit
(3216(a)(4);4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(c)
New York required benefits (individual and/or group)
New York mandated offers (individual and/or group)
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Renewability
Privacy protections Fodoral Patient Protection and
Federal Patient Protection and Affordable Care Act 10%
Affordable Care Act
Preexisting conditions
Insurance exchanges





Required disclosure provisions (Reg 62, Part 52.65) Prohibited practices Replacement (Reg 62, Part 52.29) New York State Partnership for Long Term Care (Reg 144, Part 39) Dollar for dollar or time element Medicaid Estate Recovery Act (OBRA '93) New York Tax credit Group Health and Blanket Insurance 10% Characteristics of group insurance Group contract Certificate of coverage Experience rating versus community rating Definition of eligible group (4235(b)(c)) Types of eligible groups (4235) Employment-related groups Individual employer groups Professional employer organizations Associations (alumni, professional, and other) Customer groups (depositors, creditor-debtor, and others) Blanket customer groups (teams, passengers, and others) Regulation of employer group insurance plans Employee Retirement Income Security Act (ERISA) Applicability Fiduciary responsibilities Reporting and disclosure Family Medical Leave Act (FMLA) Relationship with Medicare Medicare secondary rules Medicare carve-outs and supplements Nondiscrimination rules (highlycompensated) Types of funding and administration Conventional fully-insured plans Partially self-insured plans Stop-loss coverage Administrative Services Only (ASO) arrangements Marketing considerations Advertising Regulatory jurisdiction/place of delivery Employer group health insurance Insurer underwriting criteria Characteristics of group Plan design factors Persistency factors Administrative capability

Eligibility for coverage Annual open enrollment Employee eligibility Probationary period Dependent eligibility Coordination of benefits provision (Reg 62, Part 52.23) Change of insurance companies or loss of coverage Events that terminate coverage Extension of benefits Continuation of coverage under COBRA and New York continuations Conversion privilege (3221(e)) Small employer medical plans Definition of small employer (Reg 145, Part 360.2(f)) Benefit plans offered Availability of coverage (Reg 145, Part 360.2(e), .3) Renewability (Reg 145, Part 360.2(e)) Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) Definition Eligibility Contribution Government Insurance Plans 9% Workers' Compensation Eligibility **Benefits** Social Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits New York State Disability Benefits Law Purpose **Definitions** Employment covered **Benefits** Medicaid Eligibility and benefits Child Health Plus Eligibility and benefits Medicare Nature, financing, and administration Part A - Hospital Insurance Individual eligibility requirements Enrollment Coverages and cost-sharing amounts

Individual eligibility requirements Enrollment Coverages and cost-sharing amounts **Exclusions** Part C - Medicare Advantage Part D - Prescription Drug Insurance Healthy New York (4326) Private Insurance for Senior Citizens and Special Needs Individuals 5% Medicare supplements Open enrollment (Reg 193, Part 58)) Standardized Medicare supplement plans Core benefits Additional benefits New York regulations and required provisions Standards for marketing (Reg 193, Part 58) Permitted compensation arrangements (Reg 193, Part 58) Appropriateness of recommended purchase or replacement (Reg 193, Part 58) Replacement (Reg 193, Part 58) Disclosure statement (Reg 193, Part Renewability (Reg 193, Part 58) Med Advantage Other Medicare options for individuals Disabled individuals Individuals with kidney failure Employer group health plans Employees age 65 or older

New York Life, Accident, and Health Insurance Agent/Broker

Series 17-55

150 items - 2.5 Hour Time Limit

Insurance Regulation 7%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
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Types of licensees
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Part B - Medical Insurance

Brokers (2101(c, h, k); 2104) Consultants (2107) Adjusters (2101(g), 2108) Nonresident (2101(d, e); 2103(g)(5, 11); 2136) Business entities (2101(p), 2103(j)(2)) Temporary (2109; Regs 9, 18, 29, Part 20.1) Maintenance and duration Renewal (2103(j); Reg 5, Part 21.2) Continuing education (2132) Assumed names (2102(f)) Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4) Reporting of actions (2110(i)) Disciplinary actions Hearings - Notice and Process (2405, 2406, Financial Services 305) Suspension, revocation, and nonrenewal (2110) Penalties (2127, 109) State Regulation Superintendent's general duties and powers (2404, Financial Services 201, 202, 301) Company regulation Certificate of authority (1102(a-b)) Solvency (307) Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6) Appointment of agent (2112(a-c)) Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2) Unfair and prohibited practices Misrepresentation (2123; Reg 64, Part 216.3) False advertising (2603) Defamation of insurer (2604) Unfair discrimination (2606-2608, 2612) Rebating (2324) Licensee regulation Controlled business (2103(i)) Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of

Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Part 420.0 to .4) **Producer Compensation Transparency** (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23) Federal Regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) General Insurance 4% Concepts Risk management key terms Risk (pure and speculative) Exposure Hazard (physical, moral, morale) Peril Loss Methods of handling risk Avoidance Retention Sharing Reduction Transfer (by contractual liability or insurance contract) Elements of insurable risks Adverse selection Law of large numbers Reinsurance Insurers Types of insurers Stock companies Mutual companies Fraternal benefit societies Private versus government insurers Admitted versus nonadmitted insurers Domestic, foreign, and alien insurers Financial status (independent rating Marketing (distribution) systems Agents and general rules of agency Insurer as principal Agent/insurer relationship Authority and powers of agents **Express** Implied Apparent Responsibilities to the applicant/insured Contracts

Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/misrepresentations (3105)Warranties (3106) Rescission Concealment Fraud Waiver and estoppel Life Insurance Basics 8% Insurable interest (3205) Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation Determining amount of personal life insurance Human life value approach Needs approach Types of information gathered Determining lump-sum needs Planning for income needs Business uses of life insurance Buy-sell funding Key person **Business continuation** Differences in life insurance policies Group versus individual Permanent versus term Participating versus nonparticipating Fixed versus variable life Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)



producer (2112)

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Insurance Frauds Prevention Act (401-

405, Financial Services 403-405)

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Effective date of coverage
Premium collection
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Amendments
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Information sources and regulation
Application
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report
Medical Information Bureau (MIB) Medical examinations and lab tests
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Selection criteria and unfair discrimination
Classification of risks
Preferred
Standard
Substandard
Declined
Life Insurance Policies 8%
Term life insurance
Level term
Renewable term
Convertible term
Level premium term
Level premium term

Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Flexible premium policies
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Survivorship life (second-to-die)
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Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3220)
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(3203(a)(11)) Payment of premiums
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Succession
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Settlement options
Cash payment
Interest only
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Fixed-amount installments

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Joint and survivor
Spendthrift clause
Nonforfeiture options
Cash surrender value (net cash value)
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Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
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Family term rider Riders affecting the death benefit amount
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Cost of living
Return of premium
Term rider
Annuities 7%
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Owner, annuitant, and beneficiary
Insurance aspects of annuities
Required provisions (3219, 4220, 4223)
Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities



Premium payment options Nonforfeiture Surrender and withdrawal charges Death benefits Annuity (benefit) payment options Life contingency options Pure or straight life versus life with guaranteed minimum Single life versus multiple life Annuities certain (types) **Annuity products** Fixed annuities General account assets Interest rate guarantees (minimum versus current) Level benefit payment amount Fixed (equity) indexed annuities Differences in variable annuity products and licensing requirements Personal Uses of annuities Tax-deferred growth Retirement income Guaranteed Minimum Withdrawal Benefit (GMWB) Education funds Federal Tax Considerations for Life Insurance and Annuities 2% Taxation of personal life insurance Amounts available to policyowner Cash value increases Dividends Policy loans Surrenders Amounts received by beneficiary Settlement options Rollovers and transfers (IRAs and qualified plans) Section 1035 exchanges Qualified Plans 2% General requirements Defined contribution versus defined benefit plan Plan types, characteristics, and purchasers Self-employed plans (Keogh plans) SIMPLE SEP 401K 457 Life Settlement 3% Definitions (7802) Life Settlement contract

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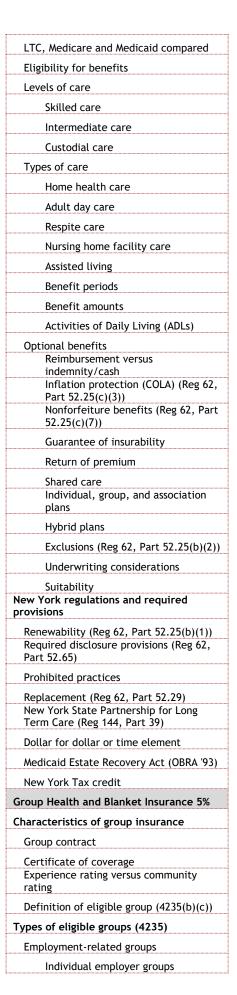
Requirements at delivery of policy Considerations in replacing accident and health insurance Benefits, limitations, and exclusions Licensee liability for errors and omissions Community rating of policies (4317; Reg 145, Part 360) Definition of small group Individual Health Insurance Policy **General Provisions 4%** Required provisions Entire contract; changes (3216(d)(1)(A)) Time limit on certain defenses (3216(d)(1)(B))Grace period (3216(d)(1)C) Reinstatement (3216(d)(1)(D)) Other provisions Coordination of benefits Other benefits (3216(d)(2)(E)) Unpaid premium (3216(d)(2)(G))Cancellation (3216(d)(2)(H))Conformity with state statutes (3216(d)(2)(1))Illegal occupation (3216(d)(2)(J))Intoxicants and narcotics (3216(d)(2)(K)) Other general provisions Right to examine (free look) Insuring clause Consideration clause Renewability clause (3216(g)) Noncancelable Guaranteed renewable Disability Income and Related Insurance Qualifying for disability benefits Inability to perform duties Own occupation Any occupation Presumptive disability Proof of Loss Individual disability income insurance Basic total disability plan Income benefits Elimination and benefit periods Waiver of premium feature Coordination of benefits Individual premium consideration Additional Monthly Benefit (AMB) Social Insurance Supplement (SIS) Occupational versus nonoccupational coverage Noncancelable (3216(d)(2)(H))



(7802(k)(1)(2)(3))

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Other provisions affecting income benefits
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Relation of earnings to insurance (3216(d)(2)(F))
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Rehabilitation benefit Medical reimbursement benefit (nondisabling injury)
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Residual disability benefit
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Group versus individual plans
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Long-Term Disability (LTD)
Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
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Specified coverages versus comprehensive care
Benefit schedule versus
usual/reasonable/customary charges Any provider versus limited choice of
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Common limitations
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and/or group) HIPAA (Health Insurance Portability and
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Eligibility
Guaranteed issue
Renewability
Renewability Privacy protections Federal Patient Protection and
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6%
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges
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Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small
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Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit)
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility Annual lifetime dollar limits
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility Annual lifetime dollar limits 10 Essential benefits
Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility Annual lifetime dollar limits





Professional employer organizations Associations (alumni, professional, and other) Customer groups (depositors, creditor-debtor, and others) Blanket customer groups (teams, passengers, and others) Regulation of employer group insurance plans **Employee Retirement Income Security** Act (ERISA) Applicability Fiduciary responsibilities Reporting and disclosure Family Medical Leave Act (FMLA) Relationship with Medicare Medicare secondary rules Medicare carve-outs and supplements Nondiscrimination rules (highlycompensated) Types of funding and administration Conventional fully-insured plans Partially self-insured plans Stop-loss coverage Administrative Services Only (ASO) arrangements Marketing considerations Advertising Regulatory jurisdiction/place of delivery Employer group health insurance Insurer underwriting criteria Characteristics of group Plan design factors Persistency factors Administrative capability Eligibility for coverage Annual open enrollment Employee eligibility Probationary period Dependent eligibility Coordination of benefits provision (Reg 62, Part 52.23) Change of insurance companies or loss of coverage Events that terminate coverage Extension of benefits Continuation of coverage under COBRA and New York continuations Conversion privilege (3221(e)) Small employer medical plans Definition of small employer (Reg 145, Part 360.2(f)) Benefit plans offered Availability of coverage (Reg 145, Part

Renewability (Reg 145, Part 360.2(e)) **Government Insurance Plans 5%** Workers' Compensation Eligibility **Benefits** Social Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits New York State Disability Benefits Law Purpose **Definitions** Employment covered **Benefits** Medicaid Eligibility and benefits Child Health Plus Eligibility and benefits 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** Part C - Medicare Advantage Part D - Prescription Drug Insurance Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) Definition Eligibility Contribution Healthy New York (4326) Private Insurance for Senior Citizens and Special Needs Individuals 6% Medicare supplements **Purpose** Open enrollment (Reg 193, Part 58)) Standardized Medicare supplement plans Core benefits Additional benefits

Permitted compensation arrangements (Reg 193, Part 58) Appropriateness of recommended purchase or replacement (Reg 193, Part 58) Replacement (Reg 193, Part 58) Disclosure statement (Reg 193, Part Renewability (Reg 193, Part 58) Other Medicare options for individuals Disabled individuals Individuals with kidney failure Employer group health plans Employees age 65 or older

New York Life, Accident, and Health **Insurance Consultant Series 17-57**

150 items - 2.5 Hour Time Limit
Insurance Regulation 7%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(j)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)



360.2(e), .3)

Part 58)

provisions

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Standards for marketing (Reg 193,

Suspension, revocation, and nonrenewal (2110) Penalties (2127, 109) State Regulation Superintendent's general duties and powers (2404, Financial Services 201, 202, 301) Company regulation Certificate of authority (1102(a-b)) Solvency (307) Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6) Appointment of agent (2112(a-c)) Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2) Unfair and prohibited practices Misrepresentation (2123; Reg 64, Part 216.3) False advertising (2603) Defamation of insurer (2604) Unfair discrimination (2606-2608, 2612) Rebating (2324) Licensee regulation Controlled business (2103(i)) Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of producer (2112) Examination of books and records (2404; Reg 152, Parts 243.0 to .3) Insurance Frauds Prevention Act (401-405, Financial Services 403-405) Aiding Unauthorized Insurer (2117) Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Part 420.0 to .4) **Producer Compensation Transparency** (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23) Federal Regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) General Insurance 4% Concepts Risk management key terms Risk (pure and speculative)

Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer (by contractual liability or insurance contract)
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers Financial status (independent rating services)
Marketing (distribution) systems
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Apparent
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Elements of a legal contract
Offer and acceptance
Consideration
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Aleatory contract
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Conditional contract Legal concepts and interpretations
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Indemnity

Utmost good faith Representations/misrepresentations (3105)Warranties (3106) Rescission Concealment Fraud Waiver and estoppel Life Insurance Basics 8% Insurable interest (3205) Personal uses of life insurance Survivor protection Estate creation Cash accumulation Liquidity Estate conservation Determining amount of personal life insurance Human life value approach Needs approach Types of information gathered Determining lump-sum needs Planning for income needs Business uses of life insurance Buy-sell funding Key person **Business continuation** Differences in life insurance policies Group versus individual Permanent versus term Participating versus nonparticipating Fixed versus variable life Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3) Factors in premium determination Mortality, Investment Return, and Expense Mode of premium Licensee responsibilities Solicitation and sales presentations Advertising (2122) Life Insurance Company Guaranty Corporation (7718) Policy summary (3209; Reg 74, Part 53-2.2) Buyer's guide (3209; Reg 74, Part 53-2.6) Suitability in Life Insurance and Annuities (Reg 187 224.2-224.4) Illustrations (Reg 74, Part 53-3.1 to .6)



Replacement (2123(a)(2, 3); Reg 60, Parts 51.1 to .8) Use and disclosure of insurance information Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (Reg 199, Part 225) Field underwriting Application procedures including backdating of policies (3208) Delivery Policy review Effective date of coverage Premium collection Statement of good health Amendments Individual underwriting by the insurer Information sources and regulation **Application** Agent report Attending physician statement Investigative consumer (inspection) report Medical Information Bureau (MIB) Medical examinations and lab tests including HIV (2611) Selection criteria and unfair discrimination Classification of risks Preferred Standard Substandard Declined Life Insurance Policies 8% Term life insurance Level term Renewable term Convertible term Level premium term Whole life insurance Continuous premium (straight life) Limited payment Single premium Flexible premium policies Universal life Specialized policies Joint life (first-to-die) Survivorship life (second-to-die) Life insurance on minors (3207(b)) Fixed (equity) indexed life Group life insurance

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Dividend options Cash payment Reduction of premium payments Accumulation at interest One-year term option Paid-up additions Disability riders Waiver of premium Waiver of cost of insurance Disability income benefit Payor benefit life/disability (juvenile insurance) Accelerated (living) benefit provisions/riders (3230) Conditions for payment Effect on death benefit Riders covering additional insureds Spouse/other-insured term rider Children's term rider Family term rider Riders affecting the death benefit amount Accidental death Guaranteed insurability Cost of living Return of premium Term rider Annuities 7% Annuity principles and concepts Accumulation period versus annuity period Owner, annuitant, and beneficiary Insurance aspects of annuities Required provisions (3219, 4220, 4223) Immediate versus deferred annuities Single premium immediate annuities (SPIAs) Deferred annuities Premium payment options Nonforfeiture Surrender and withdrawal charges Death benefits Annuity (benefit) payment options Life contingency options Pure or straight life versus life with guaranteed minimum Single life versus multiple life Annuities certain (types) Annuity products Fixed annuities General account assets



Withdrawals or partial surrenders

Interest rate guarantees (minimum versus current) Level benefit payment amount Fixed (equity) indexed annuities Differences in variable annuity products and licensing requirements Personal Uses of annuities Tax-deferred growth Retirement income Guaranteed Minimum Withdrawal Benefit (GMWB) Education funds Federal Tax Considerations for Life **Insurance and Annuities 2%** Taxation of personal life insurance Amounts available to policyowner Cash value increases Dividends Policy loans Surrenders Amounts received by beneficiary Settlement options Rollovers and transfers (IRAs and qualified plans) Section 1035 exchanges **Qualified Plans 2%** General requirements Defined contribution versus defined benefit plan Plan types, characteristics, and purchasers Self-employed plans (Keogh plans) SIMPLE SEP 401K 457 Life Settlement 3% Definitions (7802) Life Settlement contract (7802(k)(1)(2)(3))Life Settlement Broker (7802(j)) Business of Life Settlement (7802 (c (1)) Financing transaction(7802(f)) Owner(7802(n)) Life expectancy(7802(i)) Broker License Requirements (2137; 2102(a) (1)) Advertising (7809) Privacy (7810) HIPAA Personal & Financial information privacy Prohibited Practices (7814)

Insurable interest provisions Trust owned policies Accident and Health Insurance Basics 5% Definitions of perils Accidental injury Sickness Principal types of losses and benefits Loss of income from disability Hospital and medical expense Long-term care expense Classes of accident and health insurance coverage Individual and group Private versus government Limited versus comprehensive Types of Limited Policies Limited benefits and amounts Required notice to insured Types of limited policies Accident-only Specified (dread) disease Hospital indemnity (income) Dental insurance Vision care Common exclusions from coverage Workers' Compensation Cosmetic Experimental/investigation Medical Necessity Licensee responsibilities in individual accident and health insurance Marketing requirements .18) Sales presentations Outline of coverage Application procedures health insurance

Advertising (Reg 34, Parts 215.1 to Requirements at delivery of policy Considerations in replacing accident and Benefits, limitations, and exclusions Licensee liability for errors and

omissions Community rating of policies (4317; Reg

145, Part 360) Definition of small group

Individual Health Insurance Policy **General Provisions 4%**

Required provisions

Entire contract; changes (3216(d)(1)(A)) Time limit on certain defenses (3216(d)(1)(B))





Stranger-originated life insurance (7815)

Residual disability benefit Total disability benefit 24-hour coverage versus limited/atwork coverage **Exclusions** Group disability income insurance Group versus individual plans Short-Term Disability (STD) Long-Term Disability (LTD) Business disability insurance Key person disability income Disability buy-sell policy Business overhead expense policy Medical Plans 6% Medical plan concepts Fee-for-service basis versus prepaid basis Specified coverages versus comprehensive care Benefit schedule versus usual/reasonable/customary charges Any provider versus limited choice of providers Insureds versus subscribers/participants Types of 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 (4303(j)) Primary Care Physician (PCP) Referral (specialty) physician Emergency care Hospital services Other basic services Preferred Provider Organizations (PPOs), Point-of-Service (POS) plans and Exclusive Provider Organizations (EPOs) General characteristics In-network and out-of-network provider access Primary Care Physician (PCP) referral Indemnity plan features Catastrophic Cost containment in health care delivery Utilization review (Art. 49) Prospective review

Concurrent review Retrospective review New York mandated benefits and offers (individual and/or group) Dependent child age limit (3216(a)(4);4235(f)(1)(2)) Policy extension for handicapped children (3216(c)(4)(A))Newborn child coverage (3216(c)(4)(c) New York required benefits (individual and/or group) New York mandated offers (individual and/or group) HIPAA (Health Insurance Portability and Accountability Act) requirements Eligibility Guaranteed issue Renewability Privacy protections Federal Patient Protection and Affordable Care Act 6% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility Annual lifetime dollar limits 10 Essential benefits Long-Term Care (LTC) Insurance 6% **Benefits** LTC, Medicare and Medicaid compared Eligibility for benefits Levels of care Skilled care Intermediate care Custodial care Types of care Home health care

Assisted living Benefit periods Benefit amounts Activities of Daily Living (ADLs) Optional benefits Reimbursement versus indemnity/cash Inflation protection (COLA) (Reg 62, Part 52.25(c)(3)) Nonforfeiture benefits (Reg 62, Part 52.25(c)(7)) Guarantee of insurability Return of premium Shared care Individual, group, and association plans Hybrid plans Exclusions (Reg 62, Part 52.25(b)(2)) Underwriting considerations Suitability New York regulations and required provisions Renewability (Reg 62, Part 52.25(b)(1)) Required disclosure provisions (Reg 62, Part 52.65) Prohibited practices Replacement (Reg 62, Part 52.29) New York State Partnership for Long Term Care (Reg 144, Part 39) Dollar for dollar or time element Medicaid Estate Recovery Act (OBRA '93) New York Tax credit Group Health and Blanket Insurance 5% Characteristics of group insurance Group contract Certificate of coverage Experience rating versus community Definition of eligible group (4235(b)(c)) Types of eligible groups (4235) Employment-related groups Individual employer groups Professional employer organizations Associations (alumni, professional, and other) Customer groups (depositors, creditor-debtor, and others) Blanket customer groups (teams, passengers, and others) Regulation of employer group insurance plans Employee Retirement Income Security Act (ERISA) Applicability Fiduciary responsibilities



Adult day care

Nursing home facility care

Respite care

Reporting and disclosure Family Medical Leave Act (FMLA) Relationship with Medicare Medicare secondary rules Medicare carve-outs and supplements Nondiscrimination rules (highlycompensated) Types of funding and administration Conventional fully-insured plans Partially self-insured plans Stop-loss coverage Administrative Services Only (ASO) arrangements Marketing considerations Advertising Regulatory jurisdiction/place of delivery Employer group health insurance Insurer underwriting criteria Characteristics of group Plan design factors Persistency factors Administrative capability Eligibility for coverage Annual open enrollment Employee eligibility Probationary period Dependent eligibility Coordination of benefits provision (Reg 62, Part 52.23) Change of insurance companies or loss of coverage Events that terminate coverage Extension of benefits Continuation of coverage under COBRA and New York continuations Conversion privilege (3221(e)) Small employer medical plans Definition of small employer (Reg 145, Part 360.2(f)) Benefit plans offered Availability of coverage (Reg 145, Part 360.2(e), .3) Renewability (Reg 145, Part 360.2(e)) Government Health Insurance Plans 5% Workers' Compensation Eligibility **Benefits** Social Security Disability Qualifications for disability benefits Definition of disability Waiting period

Disability income benefits New York State Disability Benefits Law Purpose Definitions Employment covered **Benefits** Medicaid Eligibility and benefits Child Health Plus Eligibility and benefits 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** Part C - Medicare Advantage Part D - Prescription Drug Insurance Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) Definition Eligibility Contribution Healthy New York (4326) Private Insurance for Senior Citizens and Special Needs Individuals 6% Medicare supplements Purpose Open enrollment (Reg 193, Part 58)) Core benefits Additional benefits

Standardized Medicare supplement plans New York regulations and required provisions Standards for marketing (Reg 193, Part 58) Permitted compensation arrangements (Reg 193, Part 58)

Appropriateness of recommended purchase or replacement (Reg 193, Part 58)

Replacement (Reg 193, Part 58) Disclosure statement (Reg 193, Part

Renewability (Reg 193, Part 58)

Other Medicare options for individuals

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

New York Life Insurance Settlement Broker **Series 17-80**

100 Questions- 2 hour Time Limit

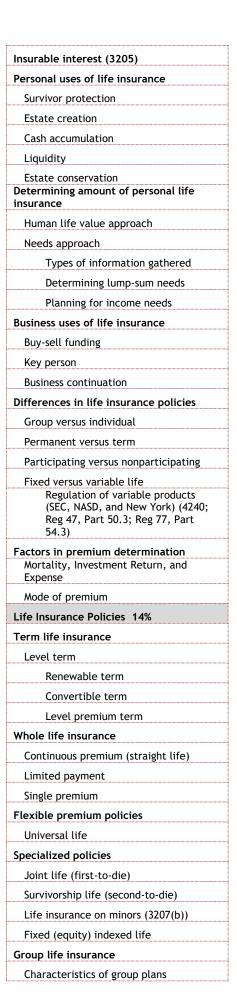
Insurance Regulation 9% Licensing Process (2103(d-i)) Definitions Producer definition (2101(k)) Who should be licensed (2101(k)(1))Home state (2101(l)) Negotiate (2101(m)) Sell (2101(n)) Solicit (2101(o)) Types of licensees Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2) Brokers (2101(c, h, k); 2104) Consultants (2107) Adjusters (2101(g), 2108) Nonresident (2101(d, e); 2103(g)(5, 11); 2136) Business entities (2101(p), 2103(j)(2)) Temporary (2109; Regs 9, 18, 29, Part 20.1) Maintenance and duration Renewal (2103(j); Reg 5, Part 21.2) Continuing education (2132) Assumed names (2102(f)) Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part Reporting of actions (2110(i)) Disciplinary actions Hearings - Notice and Process (2405, 2406, Financial Services 305) Suspension, revocation, and nonrenewal (2110) Penalties (2127, 109) State Regulation Superintendent's general duties and powers (2404, Financial Services 201, 202, 301) Company regulation Certificate of authority (1102(a-b))

Solvency (307)



Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6) Appointment of agent (2112(a-c)) Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2) Unfair and prohibited practices Misrepresentation (2123; Reg 64, Part 216.3) False advertising (2603) Defamation of insurer (2604) Unfair discrimination (2606-2608, 2612) Rebating (2324) Licensee regulation Controlled business (2103(i)) Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of producer (2112) Examination of books and records (2404; Reg 152, Parts 243.0 to .3) Insurance Frauds Prevention Act (401-405, Financial Services 403-405) Aiding Unauthorized Insurer (2117) Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Part 420.0 to .4) Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23) Federal Regulation Fair Credit Reporting Act (15 USC 1681-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) General Insurance 9% Concepts Risk management key terms Risk (pure and speculative) Exposure Hazard (physical, moral, morale) Peril Loss Methods of handling risk Avoidance Retention Sharing

Reduction
Transfer (by contractual liability or insurance contract)
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers Financial status (independent rating
services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith Representations/misrepresentations
(3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel
Life Insurance Basics 14%





Types of plan sponsors Group underwriting requirements Conversion to individual policy (3220) Credit life insurance (individual versus group) Life Insurance Policy Provisions, Options, and Riders 14% Required provisions (3203) Ownership Assignment Entire contract (3203(a)(4), 3204) Right to examine (free look) (3203(a)(11)) Payment of premiums Grace period (3203(a)(1)) Reinstatement (3203(a)(10)) Incontestability (3203(a)(3)) Misstatement of age (3203(a)(5)) Exclusions (3203(b,c)) Statements of the applicant (3204) Proof of Death **Beneficiaries** Designation options Individuals Classes (per stirpes/per capita) **Estates** Minors Trusts Succession Revocable versus irrevocable Common disaster clause Settlement options Cash payment Interest only Fixed-period installments Fixed-amount installments Life income Single life Joint and survivor Spendthrift clause Nonforfeiture options Cash surrender value (net cash value) Extended term Reduced paid-up insurance Policy loan and withdrawal options Policy loans Automatic premium loans Withdrawals or partial surrenders **Dividend options**

Cash payment Reduction of premium payments Accumulation at interest One-year term option Paid-up additions Disability riders Waiver of premium Waiver of cost of insurance Disability income benefit Payor benefit life/disability (juvenile insurance) Accelerated (living) benefit provisions/riders (3230) Conditions for payment Effect on death benefit Riders covering additional insureds Spouse/other-insured term rider Children's term rider Family term rider Riders affecting the death benefit amount Accidental death Guaranteed insurability Cost of living Return of premium Term rider Life Settlement 40% Definitions (7802) Life Settlement contract (7802(k)(1)(2)(3))Life Settlement Broker (7802(j)) Life Settlement Intermediary (7802(l)) Life Settlement Provider (7802(m)) Business of Life Settlement (7802 (c (1)) Financing transaction(7802(f)) Financing entity(7802(e)(1) & (2) Financing transaction(7802(f)) Owner(7802(n)) Qualified Institutional Buyer(7802(r)) Life expectancy(7802(i)) Broker License Requirements (2137; 2102(a) (1)) **Intermediary Registration Requirements** (7804(a); 7804(b)(2)) Provider License Requirements (7803 Fingerprinting Requirements (2137(d)(2); (7803(a)) Advertising (7809) Privacy (7810)

Disclosure to owners and insureds (7811) Owners disclosures(7811)(a) Brokers' Commissions and other Compensations disclosures (2119(e)) Broker disclosure of offers, counteroffers, acceptances & rejections(7811(c)) Insured disclosures(7811(b)) Right of Rescission Disclosure (7811, Life Insurance Applications (7812) Prohibited Practices (7814) Stranger-originated life insurance (7815) Insurable interest provisions Trust owned policies Penalties and civil remedies (7816) Applicability and choice of law (7819) General Rules (7813) Two Year Prohibition Exceptions to the Two Year Prohibition Contacts with the insured New York Life, Accident, and Health **Insurance Laws and Regulations**

Series 17-73

50 Questions - 1 hour Time Limit

Insurance Regulation 15% Licensing Process (2103(d-i)) Definitions Producer definition (2101(k)) Who should be licensed (2101(k)(1)) Home state (2101(l)) Negotiate (2101(m)) Sell (2101(n)) Solicit (2101(o)) Types of licensees Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2) Brokers (2101(c, h, k); 2104) Consultants (2107) Adjusters (2101(g), 2108) Nonresident (2101(d, e); 2103(g)(5, 11); 2136) Business entities (2101(p), 2103(j)(2)) Temporary (2109; Regs 9, 18, 29, Part 20.1) Maintenance and duration Renewal (2103(j); Reg 5, Part 21.2) Continuing education (2132) Assumed names (2102(f))



Personal & Financial information privacy

HIPAA

Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)

Reporting of actions (2110(i))

Disciplinary actions

Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)

Penalties (2127, 109)

State Regulation

Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Company regulation

Certificate of authority (1102(a-b))

Solvency (307)

Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)

Appointment of agent (2112(a-c)) Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)

Unfair and prohibited practices

Misrepresentation (2123; Reg 64, Part 216.3)

False advertising (2603)

Defamation of insurer (2604) Unfair discrimination (2606-2608, 2612)

Rebating (2324)

Licensee regulation

Controlled business (2103(i))

Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)

License display (Reg 125, Part 34.5)
Commissions and compensation
(2102(e), 2114-2116, 2119; Regs 9,
18, 29, Part 20.6; 194 Part 30)
Termination responsibilities of
producer (2112)

Examination of books and records (2404; Reg 152, Parts 243.0 to .3) Insurance Frauds Prevention Act (401-405, Financial Services 403-405)

Aiding Unauthorized Insurer (2117)

Prohibitions (403)

Reporting (405)

Consumer privacy regulation (Reg 169, Part 420.0 to .4)

Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23)

Federal Regulation

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

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

New York Laws and Regulations Pertaining to Life Insurance and

Annuities 40%

Licensee responsibilities

Solicitation and sales presentations

Advertising (2122)

Life Insurance Company Guaranty Corporation (7718)

Policy summary (3209; Reg 74, Part 53-2.2)

Buyer's guide (3209; Reg 74, Part 53-2.6)

Illustrations (Reg 74, Part 53-3.1 to

Replacement (2123(a)(2, 3); Reg 60, Parts 51.1 to .8)

Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (Reg 199, Part 225)

Field underwriting

Application procedures including backdating of policies (3208)

Individual underwriting by the insurer

Insurable interest (3205)

Life insurance on minors (3207(b))

Medical examinations and lab tests including HIV (2611)

Required provisions (3203) - Life Insurance

Entire contract (3203(a)(4), 3204) Right to examine (free look) (3203(a)(11))

Grace period (3203(a)(1))

Reinstatement (3203(a)(10))

Incontestability (3203(a)(3))

Misstatement of age (3203(a)(5))

Exclusions (3203(b,c))

Statements of the applicant (3204)

Accelerated (living) benefit provisions/riders (3230)

Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)

Group life insurance

Conversion to individual policy (3220)

Life Settlement Broker (7802(j))

Definitions (7802)

Broker License Requirements (2137; 2102(a) (1))

Intermediary Registration Requirements (7804(a); 7804(b) (2))

Provider License Requirements (7803 (b))

Fingerprinting Requirements (2137d(d)(2);7803(a))

Advertising (7809)

Privacy (7810)

Disclosure to owners and insureds (7811)

Life Insurance Applications (7812)

Prohibited Practices (7814)

Stranger-originated life insurance (7815)

Penalties and civil remedies (7816)

Applicability and choice of law (7819)

General Rules (7813)

Annuities

Required provisions (3219, 4220, 4223)

Suitability in Life Insurance and Annuities (Reg 187 224,2-224,4)

New York Laws and Regulations Pertaining to Accident and Health Insurance 40%

Licensee responsibilities in individual accident and health insurance

Marketing requirements

Advertising (Reg 34, Parts 215.1 to 18)

Individual Health Insurance Policy General Provisions 4%

Required provisions

Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses
(3216(d)(1)(B))

Grace period (3216(d)(1)C)

Reinstatement (3216(d)(1)(D))

Other provisions

Other benefits (3216(d)(2)(E))

Unpaid premium (3216(d)(2)(G))

Cancellation (3216(d)(2)(H))
Conformity with state statutes
(3216(d)(2)(I))

Illegal occupation (3216(d)(2)(J))

Intoxicants and narcotics (3216(d)(2)(K))

Renewability clause (3216(g))

Medical Plans 6%

Preventive care services (4303(j))

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

Dependent child age limit (3216(a)(4);4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(c)

Group health insurance

Coordination of benefits provision (Reg 62, Part 52.23)

Conversion privilege (3221(e))

Types of eligible groups (4235)

Definition of eligible group (4235(b)(c))

Small employer medical plans

Definition of small employer (Reg 145, Part 360.2(f))

Availability of coverage (Reg 145, Part 360.2(e), .3)

Renewability (Reg 145, Part 360.2(e))

Long-Term Care (LTC) Insurance 6%

Benefits



Exclusions (Reg 62, Part 52.25(b)(2)) Inflation protection (COLA) (Reg 62, Part 52.25(c)(3)) Nonforfeiture benefits (Reg 62, Part 52.25(c)(7)Required provisions Renewability (Reg 62, Part 52.25(b)(1)) Required disclosure provisions (Reg 62, Part 52.65) Replacement (Reg 62, Part 52.29) Permitted compensation arrangements (Reg 193, Part 58) New York State Partnership for Long Term Care (Reg 144, Part 39) Medicare supplements Open enrollment (Reg 193, Part 58)) New York regulations and required provisions (Reg 193, Part 58) Standards for marketing Permitted compensation arrangements Appropriateness of recommended purchase or replacement Replacement Disclosure statement Renewability Community rating of policies (4317; Reg 145, Part 360) Definition of small group Federal Patient Protection and Affordable Care Act 5% Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) APTC (advance premium tax credit) Cost share reeducation Benchmark plan State vs. Federal Metal levels Catastrophic Medical loss ratio Actuarial value Enrollment period Individual mandate Employer shared responsibility Annual lifetime dollar limits 10 Essential benefits

> New York Property and Casualty Insurance Agent/Broker

> > **Series 17-56**

150 Questions - 2.5-Hour Time Limit

Insurance Regulation - 9%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(e))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2108, 2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State regulation Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102)
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)

Unfair discrimination (2606-2608, Rebating (2324) Licensee regulation Controlled business (2103(i)) Sharing commissions (2121, 2128) Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part 34.5) Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; Reg 194, Part Termination responsibilities of producer (2112(g)) Examination of books and records (2404; Reg 152, Parts 243.0 to 243.3) Insurance Frauds Prevention Act (401-405, Financial Services 403-405) Aiding Unauthorized Insurer (2117) Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24) **Producer Compensation Transparency** (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23) Federal regulation Fair Credit Reporting Act (15 USC 1681a-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) General Insurance - 9% Concepts Risk management key terms Risk (pure and speculative) Exposure Hazard (physical, moral, morale) Peril Loss Methods of handling risk Avoidance Retention Sharing Reduction Transfer (by contractual liability or insurance contract) Elements of insurable risks Adverse selection Law of large numbers Reinsurance Insurers Risk retention and risk purchasing groups Types of insurers

Stock companies



Mutual companies
Fraternal benefit societies
Lloyd's associations
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/
misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel Property and Casualty Insurance Basics -
13%
Principles and concepts
Insurable interest
Underwriting
Function
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to
218.7) Insurance Risk Score (credit
scoring)

Rates	
Types	
Loss costs	
Components	
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)	
Proximate cause	
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	
Guaranteed	
Functional	
Market value	
Agreed value	
Stated amount	
Policy structure	
Declarations	
Definitions	
Insuring agreement or clause	
Additional/supplementary coverage	
Conditions	
Exclusions	
Endorsements	
Common policy provisions	
Insureds — named, first named, additional, defined	
Policy period	
Policy territory Cancellation and nonrenewal (3425, 3426)	
Earned premium calculation	
Pro rata, short rate, and flat cancellation	
Deductibles	
Self Insured Retention (SIR)	

Other insurance
Primary
Excess
Pro rata share
Limits of liability
Per occurrence (accident)
Per person
Per project
Per location
Aggregate
Sublimit
Split
Combined single
Ordinance or law provision
Vacancy vs. non-occupancy
First Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Coinsurance
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Terrorism Risk Insurance Act of 2002 and
Extension Act of 2015 (15 USC 6701; S467)
Certificate of Insurance (501-504)
Dwelling (2014) Policy - 6%
Purpose and eligibility
Coverage forms — Perils insured against
Basic
Broad
Special Property severages
Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Fair rental value Coverage E — Additional living
Coverage L - Additional living
expense
expense Other coverages



Conditions
Selected Endorsements
Special provisions — New York (DP 01 31)
Broad theft endorsement (DP 04 83)
Dwelling under construction (DP 11 43)
Personal liability supplement
Homeowners (2011) Policy - 14%
Purpose and eligibility
Coverage forms
HO-2 through HO-6, HO-8
Definitions
Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D $-$ Loss of use
Additional coverages
Section II — Liability coverages
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New York Property and Casualty Insurance Consultant

Series 17-58

150 Questions - 2.5-Hour Time Limit

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Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper's coverage
Physical damage coverage
Exclusions
Conditions
Definitions Hired auto and non-owned auto liability - New York
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24) Auto medical payments coverage
CA 99 03) Drive other car coverage (CA 99
10) Individual named insured (CA 99
17)
Employees as insureds (CA 99 33)
Commercial carrier regulation
The Motor Carrier Act of 1980 Endorsement for motor carrier
policies of insurance for public liability (MCS-90)
Commercial Package Policy (CPP) - 10%
Components of a commercial policy
Common policy declarations

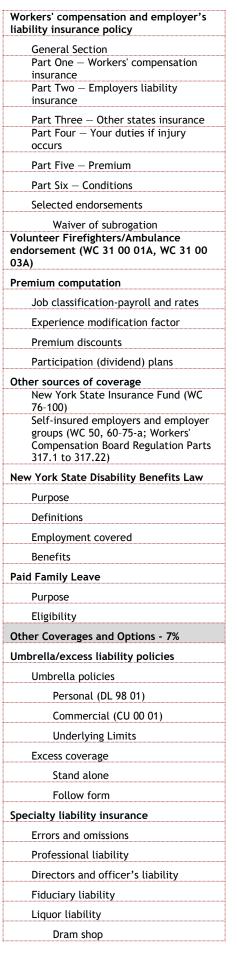
First Named Insured	
Monoline versus package	
Commercial general liability (2013)	
Commercial general liability coverage forms	
Bodily injury and property damage liability	
Premises and operations Products and completed operations	
Personal and advertising injury	
liability Damage to Rented Premises (Fire	
Legal Liability)	
Medical payments coverage Exclusions	
Supplementary payments Who is an insured	
Limits of insurance	
Conditions	
Definitions	
Insured contract	
Occurrence versus claims-made	
Claims-made and reported Claims made features (Reg 121, Part 73)	
Trigger	
Retroactive date	
Extended reporting periods — basic versus supplemental	
Claim information	
Owners and contractors protective liability	
Commercial property (2012) Commercial property conditions (CP 00 90)	
Coverage forms	
Building and personal property	
Condominium association Condominium commercial unit-	
owners	
Builders risk (CP 11 21)	
Business income/extra expense Business Interruption/time element	
Legal liability	
Extra expense	
Definitions	•••
Causes of loss forms	
Basic	
Broad	
Special	
Selected endorsements	
Spoilage (CP 04 40)	
Earthquake and volcanic eruption	



Common policy conditions

(CP 10 40)
Flood coverage (CP 10 65)
Ordinance or law (CP 04 05)
Protective safeguards
Commercial crime (2013)
General definitions
Burglary
Theft
Robbery Coverage trigger — discovery and loss sustained
Crime coverage forms
Commercial crime coverage forms
Coverages
Employee theft
Forgery or alteration
Inside the premises — theft of money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
ldentity theft
Commercial inland marine
Nationwide marine definition
Bailee Insurance Commercial inland marine conditions forms Commercial inland marine coverage
forms
Contractors equipment floater
Electronic data processing
Motor truck cargo Equipment breakdown protection coverage form (EB 00 20)
Farm coverage
Farm property coverage forms (2003)
Coverage A $-$ Dwellings
Coverage B — Other private structures
Coverage C — Household personal
property
Coverage D — Loss of use
Coverage E — Scheduled farm personal property
Coverage F $-$ Unscheduled farm
personal property Coverage G — Other farm
structures
Farm liability coverage forms (2006)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and
advertising injury liability

Coverage J $-$ Medical payments
Businessowners (2010) Policy - 8%
Purpose and eligibility
Businessowners property coverage
Coverage
Causes of loss
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions
Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions Businessowners common policy conditions form
Selected endorsements
Hired auto and non-owned auto liability — New York (BP 04 36)
Named Perils (BP 10 09)
Workers' Compensation Insurance - 8%
Workers' compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Independent/Subcontractor Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11) Occupational disease (WC 3(2), 37-48)
Benefits provided (WC 12-16)
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)





advertising injury liability

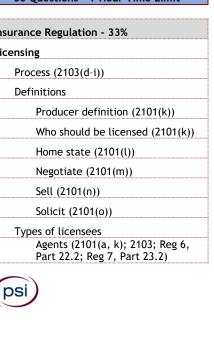
Employment practices liability	
Environmental liability	
Cyber Liability	
Excess lines (Reg 41, Part 27)	
Definition of Excess Lines (nonadmitted market)	
Licensing requirements (2105)	
Total cost form	
Affidavit	
Export list	
Disclosure (no guaranty fund)	
Surety bonds	
Principal, obligee, surety	
Types of obligations	
Bonds vs. Insurance (bid bonds, performance bonds, payment bonds)	
National Flood Insurance Program	
Eligibility	
Coverage	
Flood definition	
Forms	
Dwelling	
General	
Residential Condominium Building Association Policy	
Other policies	
Watercraft	
New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)	
Purpose	
Coverage	
Coastal Market Assistance Program (C- MAP)	

New York Property and Casualty **Insurance Laws and Regulations Series 17-74**

50 Questions - 1-Hour Time Limit

Insurance Regulation - 33%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)

Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e);
2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(e))
Temporary (2109; Regs 9, 18, 29,
Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2108, 2132)
Assumed names (2102(f))
Change of address (all addresses,
including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State regulation
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102)
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)
Appointment of agent (2112(a-c))
Termination of agent
appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604) Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120;
Regs 9, 18, 29, Parts 20.3, 20.4) License display (Reg 125, Part
34.5)
Commissions and compensation
(2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of
producer (2112(g))



Insurance Frauds Prevention Act (401-405, Financial Services 403-405) Aiding Unauthorized Insurer (2117) Prohibitions (403) Reporting (405) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24) **Producer Compensation Transparency** (Reg 194, Parts 30.1 to 30.5) Cyber Security Requirements for Financial Services Companies (Reg 23)

Federal regulation

Fair Credit Reporting Act (15 USC 1681a-1681d) Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)

New York Laws and Regulations Pertaining to Property and Casualty Insurance - 67%

Property and casualty underwriting Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to 218.7) Cancellation and nonrenewal (3425, 3426)

Auto insurance laws

New York Motor Vehicle Financial Responsibility Law Required limits of liability (Veh & Traf 333)

Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-B) Required proof of insurance (Veh & Traf 311(3))

Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))

Auto ID cards

New York Automobile Insurance Plan (Assigned Risk) (5301-5304)

Purpose

Eligibility

Coverage

Binding authority

Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)

Notice of claim

Medical

Rehabilitation

Loss of earnings

Funeral

Substitution services

Tort limitation/verbal threshold

Optional coverages

OBEL

Additional PIP



Examination of books and records (2404; Reg 152, Parts 243.0 to 243.3)

Motor Vehicle Accident Indemnification Corporation Act (5201-5225)Uninsured/Underinsured motorist (3420(f))**Definitions** Bodily injury only Required limits Mandatory coverage Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4) **Definitions** Optional Nonstacking Coverage limits Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11) Cancellation/nonrenewal (3425) Grounds Notice Choice of repair shop (2610) Supplemental spousal liability (3420(g)) Commercial carrier regulation The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90) Workers' compensation laws Types of laws Monopolistic versus competitive Compulsory versus elective New York Workers' Compensation Law Exclusive remedy (WC 11) Employment covered (required, voluntary) (WC 2(3, 4, 5), 10) Independent/Subcontractor Covered injuries (WC 2(7), 10, 13, Grave injuries (WC 11) Occupational disease (WC 3(2), 37-48) Benefits provided (WC 12-16) Claims reporting requirements (Workers' Compensation Board Regulation Part RR 314.7) Federal workers' compensation laws Federal Employers Liability Act (FELA) (45 USC 51-60) U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904) The Jones Act (46 USC 688)

Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)

New York State Disability Benefits Law Purpose

Definitions

Employment covered

Benefits

Paid Family Leave

Purpose

Eligibility

New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412) Purpose Coverage Coastal Market Assistance Program (C-MAP) National Flood Insurance Program "Write your own" versus direct Eligibility Coverage Flood definition Limits **Deductibles** Increased cost of compliance **Dwelling** General Residential Condominium Building **Association Policy**

New York Personal Lines Insurance Agent/Broker Series 17-54

100 Questions - 2-Hour Time Limit

Insurance Regulation - 10%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)





Other sources of coverage

(WC 76-100)

New York State Insurance Fund

Insurance Frauds Prevention Act (401- 405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4) Producer Compensation Transparency
(Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fair Credit Reporting Act (15 USC
1681a-1681d) Fraud and false statements including
1033 waiver (18 USC 1033, 1034)
General Insurance - 10%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer (by contractual liability or insurance contract)
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Risk retention
Insurers
Risk retention and risk purchasing groups
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Lloyd's associations
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers Financial status (independent rating services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship

Authority and powers of agents
Express
Implied
Apparent Responsibilities to the
applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/ misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel Property and Casualty Insurance Basics -
17%
Principles and concepts
Insurable interest
Underwriting
Function
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to 218.7)
Insurance Risk Score (credit scoring)
Rates
Types
Loss costs
Components
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)
Proximate cause
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
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds — named, first named,
additional, defined
Policy period
Policy territory Cancellation and nonrenewal (3425, 3426)
Earned premium calculation
Pro rata, short rate, and flat cancellation
Deductibles
Self Insured Retention (SIR)
Other insurance
Primary
Excess
Pro rata share
Limits of liability
Per occurrence (accident)
Per person
Per project
Per location
Aggregate
Sublimit
Split
Juit



Combined single
Ordinance or law provision
Vacancy vs. non-occupancy
First Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Coinsurance
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Certificate of Insurance vs. Binder (50 ⁻ 504)
Dwelling (2014) Policy - 8%
Purpose and eligibility
Coverage forms — Perils insured agains
Basic
Basic
Basic Broad Special
Basic Broad Special Property coverages
Basic Broad Special Property coverages Coverage A — Dwelling
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Fair rental value
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Fair rental value Coverage E — Additional living
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage D — Fair rental value Coverage E — Additional living expense
Basic Broad Special 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
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83)
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83)
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83)
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage D — Fair rental value Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11 43)
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage D — Fair rental value Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11 43) Personal liability supplement
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11 43) Personal liability supplement Homeowners (2011) Policy - 24% Purpose and eligibility
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage D — Fair rental value Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11 43) Personal liability supplement Homeowners (2011) Policy - 24% Purpose and eligibility Coverage forms
Basic Broad Special Property coverages Coverage A — Dwelling Coverage B — Other structures Coverage C — Personal property Coverage E — Additional living expense Other coverages General exclusions Conditions Selected Endorsements Special provisions — New York (DP 0 31) Broad theft endorsement (DP 04 83) (DP 04 72) Dwelling under construction (DP 11 43) Personal liability supplement Homeowners (2011) Policy - 24% Purpose and eligibility

Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D $-$ Loss of use
Additional coverages
Section II — Liability coverages
Coverage E — Personal liability
Coverage F — Medical payments to others
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements
Special provisions — New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55) Scheduled personal property (HO 04 61)
Personal property replacement cost
(HO 04 90)
Home business (HO 07 01)
Personal injury — New York (HO 24 86) Workers' compensation — certain residence employees — New York (HO 24 93)
Water Back Up and Sump Discharge or Overflow (HO 23 85)
Auto Insurance - 24%
Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-B)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and
Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
Auto ID cards
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101- 5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings

Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident
Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist
coverage (3420(f)(2)(A)(B); Reg 35-A,
Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Personal (2005) auto policy
Purpose and eligibility
Definitions
Liability coverage Bodily injury and property
damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions —
Amendment of poticy provisions —



New York (PP 01 79)
Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New
York (PP 03 29)
Named non-owner coverage — New York (PP 03 30)
Rental vehicle coverage — New
York (PP 03 46) Joint ownership coverage — New
York (PP 03 78)
Out of state coverage
Other Coverages and Options - 7%
Umbrella/excess liability policies
Umbrella policies
Personal (DL 98 01)
National Flood Insurance Program
Eligibility
Coverage
Flood definition
Forms
Dwelling
General
Residential Condominium Building Association Policy
Other policies
Watercraft New York Property Insurance
Underwriting Association (FAIR PLAN) (5401-5412)
Purpose
Coverage
Coastal Market Assistance Program (C- MAP)
Excess lines (Reg 41, Part 27)
Definition of Excess Lines (nonadmitted market)
Licensing requirements (2105)
Total cost form
Affidavit
Export list
Disclosure (no guaranty fund)

New York Bail Bond Agent Series 17-59

60 Questions -1 Hour Time Limit

Insurance Regulation 15%
Licensing
Superintendent's general duties and powers (2404, 6802(c))
Process (6802(e-h))
Persons to be licensed (6801, 6802(a), 6805)
Requirements

1
Bond (6802(j))
Fingerprints (6802(g))
Maintenance and duration
Renewal (6802(f, m)) Change of address (Reg. 7 Part 23.4)
Disciplinary actions Hearings-Notice and Process (2405, 2406, Financial Services 305)
Penalties (6802(l))
Denial of license (6802(e)) Suspension and revocation (6802(k))
Agent regulation
Employees (6802(b))
Record maintenance (Reg 42, Part 28.2)
Prohibited conduct
Misrepresentation (6802(k)(2))
Excessive fees (6802(k)(4), 6804)
Fraudulent or dishonest acts (6802(k)(3))
Referral of attorney (6802(k)(5))
Pre-arrest agreements (Reg 42, Part 28.1)
Unfair discrimination (2609)
Rebating (2324)
Charges (6804) Consumer privacy regulation (Reg 169, Parts 420.0-420.24)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
2.0 The Legal Framework 24%
Authority
Express
Implied
Apparent
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Concealment
Fraud
Jurisdiction
Original jurisdiction
Territorial
Subject matter
Personal

Appellate jurisdiction
Terminology
Acquit
Adjudicate
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Forfeiture
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Warrant
Bail Bond Principles and Practices 61%
Parties to a surety bond (CPL 500.10)
Principal Indomnitor for principal
Indemnitor for principal Indemnity agreement
Obligee
Surety
Duties of bail bond agent
Premium receipt (Reg 42, Part 28.2)
Power of attorney
Collateral and trust obligations
Types of bonds
Criminal defendant bonds
Bail
Property bond
Nonsurety/cash (520.10(1)(a))
Ten percent surety (520.10(1)(e))
Extradition
Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond (520.20(1))
Justifying affidavit (520.20(4))
Premium or compensation (6804)
Court procedures
Court appearances



Arraignment
Trial
Appeal
Conditions of release (520.30)
Prior to trial After conviction — stay of execution
Pending appeal
Failure to appear
Revocation of the right to bail (CPL 530.80)
Release of surety
Surrender of principal (defendant)
Exoneration of bond
Return of premium
Return of collateral
Bond forfeiture (CPL 540)
Motion
Notice to defendant and sureties
Judgment
Dispersal of funds
Arrest after forfeiture
One year rule

New York Mortgage Guaranty Agent Series 17-60 40 Questions - 1 hour time limit

40 Questions - 1 nour time timit
Insurance Regulation 30%
Licensing
Process (6505, 2103(d-k,m,o))
Definitions
Home state (2101)(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(0))
Types of licensees
Agents (2101(a), 2103)
Nonresident (2101(d, e), 2103(g)(5, 11), 2136)
Business entities (2101(p),
2103(i), 2139(b))
Temporary (2109; Regs 9, 18, 29, Part 20, 1)
Maintenance and duration
Assumed names (2102(f))
Change of address (all addresses,
including email) (2134;Reg 7, Part
23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings-notice and process
(2405, 2506, Financial services

305)
Penalties (2127)
State regulation
Superintendent's general duties and powers (2404, 6508 Financial services 201, 202, 301)
Company regulation
Certificate of authority (6503)
Capital and surplus requirements (6502)
Unfair claim settlement practices (2601; Reg 64, Part 216.3 to 216.6)
Filing of rates and forms (6504)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Agent regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128) Representing an unauthorized
insurer (6505)
Fiduciary responsibility (2120; regs 9, 18, 29, Parts 20.3 & 20.4)
License display (reg 125, part34.5)
Commissions and compensation
(2102(e), 2119; Reg 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of producer (2112(g))
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
Illegal inducement (6504(b, c))
False advertising (2603)
Defamation of insurer (2604)
Rebating (2324) Unfair discrimination (2606-2608, 2612)
Examination of books and records (2404; Reg 152, Part 243.0 to 243.3)
Insurance Frauds Prevention Act (401-
405, Financial Services 403-405) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24)
Aiding unauthorized insurer (2117)
Prohibitions (403)
Reporting (405)
Producer compensation transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation Fair Credit Reporting Act (15 USC
1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
RESPA
Homeowners Protection Act

Fair Lending
General Insurance 20%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating
services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to insurer
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract



Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/misrepresentations Warranties
affecting contracts Indemnity Utmost good faith Representations/misrepresentations
Utmost good faith Representations/misrepresentations
Representations/misrepresentations
Warranties
Concealment
Fraud
Mortgage Guaranty Insurance 50%
Types of mortgage guaranty insurance
Government
Private mortgage guaranty insurance
Nature of mortgage guaranty insurance
Parties involved
Debtor
Creditor
Coverage assignment
Insurer Advantages and disadvantages to debtors
and creditors
Underwriting
Insured creditor issues
Debtor issues
Policy conditions
Duties in the event of loss
Amount payable
Cancellation
Limitations and restrictions
Limitations on risk concentration
Conflict of interest
Reinsurance (6507)

New York Public Adjuster Series 17-62

60 Questions - 1 hour Time Limit

Insurance Regulation - 8%
Licensing requirements
Qualifications (2108(c,g))
Process (2108(d),(e))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration

Continuing education (2108(r))
Assumed names (2102(f))
Change of address (all addressed including email) (2134, Reg 10, Part 25.4)
Reporting of actions (2110(i)(j))
Contract requirements (2108(p); Reg 10, Part 25.6)
Insured's right to cancel (Reg 10, Parts 25.8 to 25.10)
Compensation agreement (Reg 10, Part 25.6)
Maximum compensation (Reg 10, Part 25.7)
Records (Reg 10, Part 25.11)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Procedures for direction of payment (Reg 10, Part 25.12)
Suit against insurer (3404)
Prohibitions (Reg 10, Part 25.3)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation Fraud and false statements including
1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 13%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Indemnity
Utmost good faith Representations/
misrepresentations

Warranties
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Causes of loss (perils) Named perils versus open perils (All risk)
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions Insureds — named, first named, additional, defined
Policy period
Policy territory Cancellation and nonrenewal (3425, 3426)
Deductibles
Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares
Policy limits

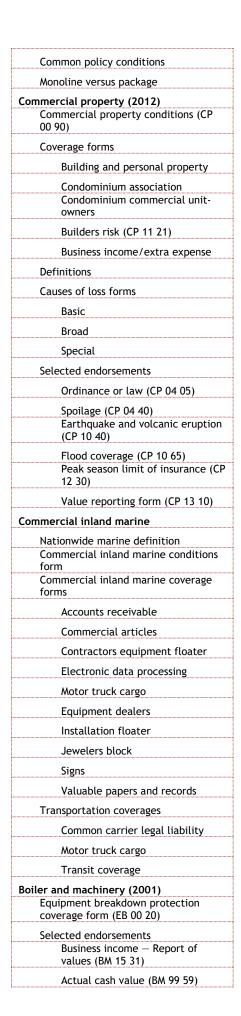


Renewal (2108(i, j))

misrepresentations

Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to Bailee
Certificate of insurance (501-504)
Adjusting Losses - 22%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1))
Claim settlement options
Payment and discharge
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter

Non-Waiver Agreement
Dwelling (2014) Policy - 10%
Coverage forms — Perils insured against
Basic
Broad
Special
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
General exclusions
Conditions
Selected endorsements
Special provisions — New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 83) (DP 04 72)
Dwelling under construction (DP 11 43)
Homeowners (2011) Policy - 13%
Coverage forms
HO-2 through HO-6, HO-8
Definitions
Section I — Property coverages
Coverage A — Dwelling
Coverage B — Other structures
Coverage C — Personal property
Coverage D — Loss of use
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements Special provisions — New York (HO 01
31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55) Scheduled personal property (HO 04
61) Personal property replacement cost
(HO 04 90)
Home business (HO 07 01) Water Back Up and Sump Discharge or
Overflow (HO 23 85)
Commercial Package Policy (CPP) - 10%
Components of a commercial policy
Common policy declarations





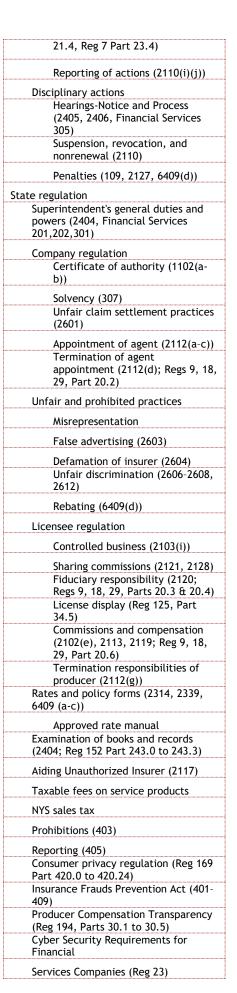
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Fa	rm property coverage forms (2003)
	Coverage A — Dwellings
	Coverage B — Other private structures
	Coverage C — Household personal
	property
	Coverage D — Loss of use
	Coverage E — Scheduled farm personal property
	Coverage F — Unscheduled farm
	personal property Coverage G — Other farm
	structures
	bile agricultural machinery and
	uipment coverage form
	restock coverage form
	finitions
	use of loss (basic, broad, and ecial)
	nditions
	clusions
	nits
	ditional coverages
	Animals other than "livestock"
Busine	ssowners (2010) Policy - 14%
	teristics and purpose
	ssowners property coverage forms ard and special)
_	verage
	uses of loss
	clusions
	no is an insured
	mits of insurance
	ductibles
Lo	ss conditions
Ge	eneral conditions
Op	tional coverages
Ad	ditional coverages
De	finitions
	ssowners common policy
	ions form
	ed endorsements
	otective safeguards (BP 04 30) ility services — direct damage (BP
04	56)
114	ility services — time element (BP 04 \
	1
57	Coverage 400/
57 Other	Coverages - 10%
57 Other Nation	al Flood Insurance Program
57 Other Nation	
57 Other Nation "W	al Flood Insurance Program
57 Other Nation "W Eli	al Flood Insurance Program rite your own" versus direct
57 Other Nation "W Eli	al Flood Insurance Program rite your own" versus direct gibility
57 Other Nation "W Eli	al Flood Insurance Program rite your own" versus direct gibility verage

Deductibles
Increased cost of compliance
Proof of loss requirement
Forms
Dwelling
General Residential Condominium Building Association Policy
Ocean marine insurance
Major coverages
Hull insurance
Cargo Insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
Other policies
Aircraft hull
Watercraft
Difference in conditions

New York Title Insurance Agent Series 17-81

60 guestions - 1 Hour Time Limit

00 questions - 1 rioui Time Emili
Insurance Regulation 10%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(y))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, y), 2103, 2139)
Nonresident (2101(d, e), 2103(g)(5, 11), 2136)
Business entities (2101(p), 2103(i), 2139(b))
Sublicensee
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2139(i))
Continuing education (2132)
Assumed names (2102(f)) Change of address (all addresses, including email) (2134; Reg 5 Part





Title Insurance Agents, affiliated Relationships and Required Disclosures (Reg 206)
Title Insurance Rates, Expenses and Charges (Reg 208)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance 10%
Concepts
Reinsurance vs. coinsurance
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the insurer
Real Property 15%
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Insurable Title/Marketable Title
Acquisition and transfer of real property
Chain of Title
Conveyances
Encumbrances
Adverse possession
Condemnation/eminent domain
Leases
Riparian Rights
Involuntary transfer
Abandonment
Judicial sales
Decedents' estates
Intestate
Testate
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Tenants by the entirety
Divorce
Effects on Tenants by the entirety
Letters patent
Legal capacity of parties

Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)
Fiduciaries (executing trustees)
Power of attorney/attorney in fact
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of real descriptions
Structure and format
Interpretation
Title Insurance 25%
Title insurance principles
Risks covered by title insurance
Error searching public record
Hidden off-record title risks Entities that can be insured; need for insurance
Individual
Business entities
Municipality/government
Trusted estates
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easements
Public Utility
Mortgagee
Cooperative apartment interests
Title insurance forms
Commitments
Owner's policy
Notice of availability
Market value rider
Loan policy
Leasehold policy
Enhanced protection policies
Cooperative leasehold policy
Mortgage foreclosure guaranty Title insurance policy structure and
provisions
Insuring provisions
Schedule A

Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions and stipulations
Endorsements
Common residential endorsements
Contract vendee
Survey maps
Survey coverage/endorsement
Gap coverage/NY endorsement
Title searching techniques
Abstract
Section-lot-block
Lot vs grantor/grantee
Abstract of title
Title Exceptions and Procedures for Clearing Title 25%
Principles and concepts
General exceptions
Recording and race notice
Subdivision/filed maps
Easements as exceptions to title
Lien periods
Voluntary and involuntary liens
Federal liens
Tax lien
Judgement
Mortgage
Judgments
Taxes and assessments
Super lien priority
In rem vs. tax lien sale
Tax maps
Condominiums
Mineral rights
Oil and gas leases
Equitable interests
Executions
Covenants
Conditions
Restrictions
Cooperatives
Homeowners' associations
Planned unit development
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy



Probate/administrations fraud
Good faith
Forfeitures
Foreclosure
Mortgage
Tax lien
Deeds in lieu
Common charge liens
Claims against the title
Lis pendens
Mobile homes
Principles of clearing title
Releases
Role of title closer
Assignments
Subordinations
Affidavits
Omissions
Statutory lien period vs. passage of time
Mutual indemnification agreement
NYSTLA best practices
Escrow deposit principles
Purpose of escrow
Fiduciary responsibilities
Real Estate Transactions 15%
Document review
Deeds
Warranty
Bargain and sale
With covenants
Without covenants
Quitclaim
Deeds by fiduciaries
Section 13 lien law
Leases and memorandums
Mortgages
Assignment of mortgages
Consolidation agreements
Modification agreements
Releases, satisfaction, and discharge Partial releases of mortgage
premises Acknowledgment forms
Acknowledgment forms
Closing Procedures
Role of title closer Acknowledgment and execution of instruments
Scheduling of closing

Closing continuation practices
NY state transfer tax/TP 584
NY state mortgage tax
RP 5217/equalization and assessment form
Recording
Types of records
Requirements to record
Presumptions

New York Independent Accident and Health Insurance Adjuster

Series 17-63

60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%

Licensing requirements

Qualifications (2108(c, g))

Process (2108(d, f))

Bond (2108(l))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n))

Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Maintenance and duration

Renewal (2108(i, j))

Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)

Reporting of actions (2110(i)(j))

Cyber Security Requirements for
Financial Services Companies (Reg 23)

Disciplinary actions

Suspension, revocation, and nonrenewal (2110)

Hearings-notice and process (2405, 2406, Financial services 305)

Penalties (2127)

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

Unfair claim practices (2601)

Misrepresentation (2108(o))

Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)

Federal Regulation

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

Accident and Health Insurance Basics - 17%

Definition of potential claims

Accidental injury

Sickness and health

Principal types of losses and benefits

Loss of income from disability

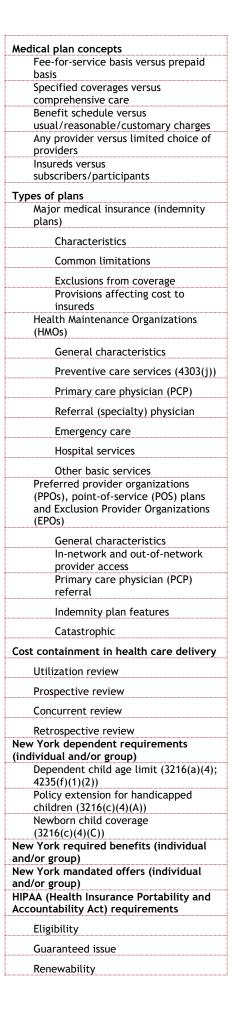
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Hospital and medical expense
Long-term care expense Classes of accident and health insurance
coverage
Individual and group
Private versus government
Limited versus comprehensive
Self-insured versus insured
Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Vision care
Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental investigation
Medical necessities
Accident and health insurance claims
Insured's notice
Standard claim forms
Insurers' responsibility to provide claim forms
Insured's submission of proof of loss Insurer's investigations/verification of
loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions Understanding the Language of Medical Reports - 10%
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes, and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Narvous system
Respiratory system
Cardiovascular system
Abdominal organs
Common injuries and diseases
Strains and sprains
Dislocations

Dislocations



Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG) Individual Health Insurance Policy General Provisions - 7%
Required provisions
Entire contract; changes (3216(d)(1)(A)
Time limit on certain defenses (3216(d)(1)(B))
Grace Period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Other provisions
Coordination of benefits
Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes
(3216(d)(2)(l))
(3216(d)(2)(I)) Illegal occupation (3216(d)(2)(J)) Intoxicants and narcotics (3216(d)(2)(K))
Illegal occupation (3216(d)(2)(J)) Intoxicants and narcotics
Illegal occupation (3216(d)(2)(J)) Intoxicants and narcotics (3216(d)(2)(K))
Illegal occupation (3216(d)(2)(J)) Intoxicants and narcotics (3216(d)(2)(K)) Other general provisions

Consideration clause
Renewability clause (3216(g))
Noncancelable
Guaranteed renewable
Disability Income and Related Insurance - 8%
Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Presumptive disability
Proof of loss
Individual disability income insurance
Basic total disability plan
Income benefits
Elimination and benefit periods
Waiver of premium feature
Coordination of benefits
Individual premium considerations
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
Noncancelable (3216(d)(2)(H))
Guaranteed renewability
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider Relation of earnings to insurance (3216(d)(2)(F))
Benefits
Accidental death and dismemberment
Rehabilitation benefit Medical reimbursement benefit
(nondisabling injury)
Partial disability benefit
Total disability benefit
Residual benefit
24-hour coverage versus limited/at-work coverage
Exclusions
Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
Medical Plans - 8%





Driveny protection
Privacy protection Federal Patient Protection and
Affordable Care Act - 9%
Affordable Care Act
Preexisting conditions
Insurance exchanges
Eligibility (individual and small employer)
APTC (Advance Premium Tax Credit)
Cost share reduction
Benchmark plan
State vs. federal
Metal levels
Catastrophic
Medical loss ratio
Actuarial value
Enrollment period
Individual mandate
Employer shared responsibility
Annual and lifetime dollar limits
10 Essential benefits
Long-term Care (LTC) Insurance - 8%
Benefits
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Types of care
Home health care
Adult day care
Respite care
Nursing home facility care
Assisted living
Benefit periods
Benefit amounts
Activities of Daily Living (ADLs)
Optional benefits Reimbursement versus
indemnity/cash
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))
Guarantee of insurability
Return of premium
Shared care
Individual, group, and association plans
Hybrid plans

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Exclusions (Reg 62, Part 52.25(b)(2))
Group Health and Blanket Insurance - 8%
Characteristics of group insurance
Group contract
Certificate of coverage Experience rating versus community rating
Definition of eligible group (4235(b))
Types of eligible groups (4235 & 4237)
Employment-related groups
Individual employer groups Professional Employer
organizations Associations (alumni, professional and
other)
Customer groups (depositors, creditor- debtor and others)
Blanket customer groups (teams,
passengers, and others) Regulation of employer group insurance
Plans Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure/compliance
Family Medical Leave Act (FMLA)
Relationship with Medicare
Medicare secondary rules Medicare carve-outs and
supplements
Nondiscrimination rules (highly- compensated)
Employer group health insurance
Eligibility for coverage
Annual open enrollment
Employee eligibility
Probationary period
Dependent eligibility Coordination of benefits provision (Reg 62, Part 52.23)
Change of insurers or loss of coverage
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and New York continuations
Conversion privilege (3221(e))
Small employer medical plans Definition of small employer (Reg 145, Part 360.2(f))
Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e) & 360.3)
Renewability (Reg 145, Part 360.2 (e))
Dental Insurance - 5%

Тур	es of dental treatment
	Diagnostic and preventive
	Restorative
	Oral surgery
	Endodontics
	Periodontics
	Prosthodontics
	Orthodontics
Ind	emnity plans
	Choice of providers
	Scheduled versus nonscheduled plans
	Benefit categories
	Diagnostic/preventive services
	Basic services
	Major services
	Deductibles and coinsurance
	Combination plans
	Exclusions
	Limitations
	Predetermination of benefits
Em	ployer group dental expense Integrated deductibles versus stand-
	alone plans
	Minimizing adverse selection
	vernment Health Insurance Plans - 5%
	rkers' compensation
	rkers' compensation Eligibility
Wo	rkers' compensation Eligibility Benefits
Wo	rkers' compensation Eligibility Benefits ial Security Disability
Wo	rkers' compensation Eligibility Benefits
Wo	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability
Wo	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered Benefits
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits
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Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits v York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits dicare Nature, financing, and administration
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits dicare Nature, financing, and administration Part A — Hospital Insurance
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits dicare Nature, financing, and administration Part A — Hospital Insurance Individual eligibility requirements
Soc	rkers' compensation Eligibility Benefits ial Security Disability Qualifications for disability benefits Definition of disability Waiting period Disability income benefits York State Disability Benefits Law Purpose Definitions Employment covered Benefits dicaid Eligibility and benefits Child Health Plus Eligibility and benefits dicare Nature, financing, and administration Part A — Hospital Insurance



amounts
Part B — Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part C — Medicare Advantage
Part D — Prescription Drug Insurance
Medical Savings Accounts (MSAs), Flexible Accounts and Health Savings Accounts
Definition
Eligibility
Contribution line
Healthy New York (4326)
Private Insurance for Senior Citizens and Special Needs Individuals - 5%
Medicare supplements
Purpose
Open Enrollment (Reg 193, Part 58)
Standardized Medicare supplement plans
Core benefits
Additional benefits
New York regulations and required provisions (Reg 193, Part 58)
Standards for marketing (Reg 193,
Part 58) Permitted compensation arrangements
(Reg 193, Part 58)
Appropriateness of recommended purchase or replacement (Reg 193,
Part 58)
Replacement (Reg 193, Part 58)
Disclosure statement (Reg 193, Part
58)
58) Renewability (Reg 193, Part 58)
//
Renewability (Reg 193, Part 58)

New York Independent Fire Adjuster Series 17-64

60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%	
Licensing requirements	
Qualifications (2108(c, g))	
Process (2108(d, f))	
Bond (2108(l))	
Fingerprints (2108(d)(2))	
Temporary adjuster permit (2108(h, n))	
Superintendent's general duties and powers (2404, Financial Services 201,	

202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part
26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and
nonrenewal (2110)
Penalties (2127) Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC
6701; S467)
Insurance Basics - 10%
Contract basics
Contract basics
Contract basics Elements of a legal contract
Contract basics Elements of a legal contract Offer and acceptance
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/ misrepresentations (3105)
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/ misrepresentations (3105) Warranties (3106)
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/ misrepresentations (3105) Warranties (3106) Concealment
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/ misrepresentations (3105) Warranties (3106) Concealment Fraud
Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/ misrepresentations (3105) Warranties (3106) Concealment Fraud Waiver and estoppel

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
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Policy limits
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Assignment



Abandonment			
Duties after loss			
Insurer provisions			
Liberalization			
Subrogation			
Salvage			
Loss settlement options			
Duty to defend			
Third-party provisions			
Standard mortgage clause			
Loss payable clause			
No benefit to the Bailee			
Adjusting Losses - 14%			
Role of the adjuster			
Duties and responsibilities			
Staff and independent adjuster versus public adjuster			
Relationship to the legal profession			
Claim reporting			
Claim investigation			
Claim file documentation of events			
Types of reports			
Initial or first field			
Interim or status			
Full formal			
Property losses			
Duties of insured after a loss			
Notice to insurer			
Mitigating the loss			
Proof of loss			
Special requirements			
Produce books and records			
Abandonment			
Determining value and loss			
Burden of proof of value and loss			
Estimates			
Depreciation			
Salvago			
Claim settlement options			
Payment and discharge			
Coverage problems			
Dealing with coverage disputes			
Reservation of rights letter			
Nonwaiver agreement			
Declaratory judgment action			
Claims adjustment procedures			
Settlement procedures			
Advance payments			

Draft authority		
Execution of releases		
Subrogation procedures		
Alternative dispute resolution		
Appraisal		
Competitive estimates		
Negotiation		
Releases		
Mediator		
Arbitrator		
Coverage Problems		
Reservation of Rights Letter		
Non-Waiver Agreement		
Dwelling (2014) Policy - 10%		
Coverage forms — Perils insured against		
Basic		
Broad		
Special		
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		
General exclusions		
Conditions		
Selected Endorsements Special provisions — New York (DP 01 31)		
Automatic increase in insurance (DP 04 11)		
Broad theft endorsement (DP 04 83)		
Dwelling under construction (DP 11 43)		
Homeowners (2011) Policy - 18%		
Coverage forms		
HO-2 through HO-6, HO-8		
Definitions		
Section I — Property coverages		
Coverage A — Dwelling		
Coverage B — Other structures		
Coverage C — Personal property		
Coverage D — Loss of use		
Additional coverages		
Perils insured against		
Exclusions		
Conditions		
Selected endorsements		

Special provisions — New York (HO 01 31)				
Earthquake (HO 04 54)				
Identity fraud expense (HO 04 55)				
Scheduled personal property (HO 04 61)				
Personal property replacement cost (HO 04 90)				
Home business (HO 07 01) Water Back Up and Sump Discharge or Overflow (HO 23 85)				
Commercial Package Policy (CPP) - 16%				
Components of a commercial policy				
Common policy declarations				
Common policy conditions				
Monoline versus package				
Commercial property (2012) Commercial property conditions (CP 00 90)				
Coverage forms				
Building and personal property				
Condominium association Condominium commercial unit- owners				
Builders risk (CP 11 21)				
Business income/extra expense				
Business Interruption/time element				
Causes of loss forms				
Basic				
Broad				
Special				
Selected endorsements				
Ordinance or law (CP 04 05)				
Spoilage (CP 04 40) Earthquake and volcanic eruption (CP 10 40)				
Flood coverage (CP 10 65)				
Peak season limit of insurance (CP 12 30)				
Value reporting form (CP 13 10)				
Boiler and Machinery (2001)				
Equipment breakdown protection coverage form (EB 00 20)				
Business income — Report of values (BM 15 31)				
Actual cash value (BM 99 59)				
Farm coverage				
Farm property coverage forms (2003)				
Coverage A — Dwellings				
Coverage B — Other private structures				
Coverage C — Household personal				
property Coverage D — Loss of use				
Coverage F — Scheduled farm				
Coverage E — Scheduled farm				



personal property
Coverage F — Unscheduled farm personal property Coverage G — Other farm
structures Mobile agricultural machinery and
equipment coverage form Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than "livestock"
Businessowners (2010) Policy - 12%
Characteristics and purpose
Businessowners property coverage (standard and special)
Coverage
Causes of loss
Exclusions
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions
Businessowners common policy conditions form
Selected endorsements
Protective safeguards (BP 04 30) Utility services — direct damage (BP 04 56)
Utility services — time element (BP 04 57)
Other Coverages and Options - 10%
National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Proof of loss requirement
Forms
Dwelling
General Residential Condominium Building Association Policy
Ocean marine insurance

Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
Other policies
Watercraft
Differences in conditions Personal recreational vehicles (ATVs, snowmobiles)
Crop insurance
Eligibility
Application
Term of coverage
Covered perils
Limits of coverage
Federal multi-peril crop insurance
Basic crop insurance
Eligibility
Coverage level
Covered causes of loss
Application
Life of policy
Multiple peril policy options
Levels of coverage
Price election
Optional units
Other provisions
Individual crop
Small grain
Coarse grain
New York Independent Casualty Adjuster

Series 17-65

60 Questions - 1-Hour Time Limit

Insurance	Regulation -	10%
Licensing	requirement	s

Qualifications (2108(c, g))

Process (2108(d, f))

Bond (2108(l))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n)) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Maintenance and duration Renewal (2108(i, j)) Assumed names (2102(f)) Change of address (all addresses including email) (2134, Reg 25, Part 26.6) Reporting of actions (2110(i)(j)) Cyber Security Requirements for Financial Services Companies (Reg 23) Disciplinary actions Cease and desist (2405) Suspension, revocation, and nonrenewal (2110)Penalties (2127) Claim settlement laws and regulations (Reg 64, Part 216) Unfair claim practices (2601) Misrepresentation (2108(o)) Suit against insurer (3404) Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4) Federal Regulation Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467) Insurance Basics - 10% Contract basics Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of insurance contracts

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract Legal concepts and interpretations affecting contracts

Indemnity

Utmost good faith

Representations/misrepresentations (3105)

Warranties (3106)

Concealment

Fraud

Waiver and estoppel

Insurance principles and concepts

Insurable interest

Hazards



Physical			
Moral			
Morale			
Negligence			
Elements of a negligent act			
Defenses against negligence			
Damages			
Compensatory — special versus general			
Punitive			
Absolute liability			
Strict liability			
Vicarious liability			
Causes of loss (perils) Named perils versus special (open) perils			
Direct loss			
Consequential or indirect loss			
Blanket versus specific insurance			
Loss Valuation			
Actual cash value			
Broad evidence rule			
Replacement cost			
Guaranteed			
Functional			
Market value			
Agreed value			
Stated amount			
Policy structure			
Declarations			
Definitions			
Insuring agreement or clause			
Additional/supplementary coverage			
Conditions			
Exclusions			
Endorsements			
Common policy provisions			
Insureds — named, first named, additional, defined			
Policy period			
Policy territory			
Cancellation and nonrenewal (3425, 3426)			
Deductibles			
Policy limits			
Other insurance			
Noncurrency			
Primary			
Excess			
Pro rata share			

Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Coinsurance
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 14%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems

Declaratory judgment action		
Claims adjustment procedures		
Settlement procedures		
Advance payments		
Draft authority		
Execution of releases		
Subrogation procedures		
Alternative dispute resolution		
Appraisal		
Competitive estimates		
Negotiation		
Releases		
Mediator		
Arbitrator		
Coverage Problems		
Reservation of Rights Letter		
Non-Waiver Agreement		
Homeowners (2011) Policy - 16%		
Coverage forms		
HO-2 through HO-6, HO-8		
Definitions		
Section II — Liability coverages		
Coverage E — Personal liability Coverage F — Medical payments to		
others		
Additional coverages Exclusions		
Conditions		
Special provisions – New York (HO 01 31)		
Identity fraud expense (HO 04 55)		
Home business (HO 07 01)		
Personal injury — New York (HO 24 86) Workers' compensation — certain residence employees — New York (HO 24		
93)		
Auto Insurance - 10%		
New York Motor Vehicle Financial		
Responsibility Law Required limits of liability (Veh &		
Traf 333) Required proof of insurance (Veh & Traf 311(3))		
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))		
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)		
Purpose		
Eligibility		
Coverage		



Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement

Diading authority
Binding authority Comprehensive Motor Vehicle Insurance
Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist
(3420(f))
Definitions Redily injury only
Bodily injury only
Required limits
Mandatory coverage Supplementary uninsured/underinsured
motorist coverage (3420(f)(2)(A)(B); Reg
35-A, Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits Mandatory inspection requirements for
private passenger automobiles (Reg 79,
Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Personal (2005) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss

General provisions
Selected endorsements
Amendment of policy provisions — New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle — New York (PP 03 29)
Named non-owner coverage — New York (PP 03 30) Rental vehicle coverage — New York
(PP 03 46)
Joint ownership coverage — New York (PP 03 78)
Out of state coverage
Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper's coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Hired auto and non-owned auto liability - New York
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulation
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
Commercial Package Policy (CPP) - 14%
Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package
Commercial general liability (2013) Commercial general liability coverage
forms
Bodily injury and property damage liability
Premises and operations

Products and completed operations
Personal and advertising injury liability
Damage to Rented Premises (Fire Legal Liability)
Medical payments coverage
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made and reported
Claims made features (Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods — basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability
Commercial crime (2013)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms
Coverages
Employee theft
Forgery or alteration Inside the premises — theft of
money and securities
Inside the premises — robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Identity theft
Farm coverage
Farm liability coverage forms (2006)
Coverage H — Bodily injury and property damage liability
Coverage I — Personal and advertising injury liability
Coverage J — Medical payments
Livestock coverage form
Definitions



Conditions **Exclusions** Limits Additional coverages Animals other than livestock Businessowners (2010) Policy - 9% Characteristics and purpose Businessowners liability coverage form Coverages **Exclusions** Who is an insured Limits of insurance General conditions Definitions Businessowners common policy conditions Selected endorsements Hired auto and non-owned auto liability New York (BP 04 36) Named Perils (BP 10 09) Workers' Compensation Insurance - 6% Workers' compensation laws Types of laws Monopolistic versus competitive Compulsory versus elective New York Workers' Compensation Law Exclusive remedy (WC 11) Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)

Covered injuries (WC 2(7), 10, 13,

Grave injuries (WC 11) Occupational disease (WC 3(2), 37-

Benefits provided (WC 12-16) Special disability fund (RL WC 15(8)(h))

Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)

Volunteer Firefighters Rescue (or ambulance)

Federal workers' compensation laws Federal Employers Liability Act (FELA) (45 USC 51-60) U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)

The Jones Act (46 USC 688) Workers' compensation and employer's 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

Other sources of coverage

New York State Insurance Fund (WC 76-

Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)

Other Coverages and Options - 11%

Umbrella/excess liability policies

Personal (DL 98 01)

Commercial (CU 00 01)

Specialty liability insurance

Errors and omissions

Professional liability

Directors and officer's liability

Fiduciary liability

Liquor liability

Dram shop

Employment practices liability

Environmental liability

Cyber Liability

Excess lines (Reg 41, Part 27)

Definition of Excess Lines (nonadmitted market)

Licensing requirements (2105)

Ocean marine insurance

Major coverages

Hull insurance

Protection and indemnity

Implied warranties

Other policies

Watercraft

Identity theft

Personal recreational vehicles (ATVs, snowmobiles)

New York Independent Automobile Insurance Adjuster

Series 17-66

60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%

Licensing requirements

Qualifications (2108(c, g))

Process (2108(d, f))

Bond (2108(l))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n)) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Maintenance and duration

Renewal (2108(i, j))

Assumed names (2102(f))

Change of address (all addresses including email) (2134, Reg 25, Part

Reporting of actions (2110(i)(j))

Cyber Security Requirements for Financial Services Companies (Reg 23)

Disciplinary actions

Cease and desist (2405) Suspension, revocation, and nonrenewal $(21\dot{1}0)$

Penalties (2127)

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

Unfair claim practices (2601)

Misrepresentation (2108(o))

Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)

Federal Regulation

Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)

Insurance Basics - 10%

Contract basics

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of insurance contracts

Contract of adhesion

Aleatory contract

Personal contract

Unilateral contract

Conditional contract Legal concepts and interpretations affecting contracts

Indemnity

Utmost good faith

Representations/misrepresentations (3105)

Warranties (3106)

Concealment

Fraud

Waiver and estoppel

Insurance principles and concepts



Insurable interest	Limits of liability
Hazards	Per occurrenc
Physical	Per person
Moral	Aggregate - g products/con
Morale	Single/split
Negligence	Combined sin
Elements of a negligent act	Coinsurance
Defenses against negligence	Named insured pr
Damages	Assignment
Compensatory — special versus general	Abandonment
Punitive	Insurer provisions
	Liberalization
Absolute liability	
Strict liability	Subrogation
Vicarious liability Named perils versus special (open)	Salvage
perils	Loss settleme
Direct loss	Duty to defer
Consequential or indirect loss	Third-party provis
Blanket versus specific insurance	Loss payable
Loss Valuation	No benefit to
Actual cash value	Adjusting Losses - 259
Replacement cost	Role of the adjuster
Guaranteed	Duties and respon
Functional	Staff and indepen public adjuster
Market value	Relationship to th
Agreed value	Claim reporting
Stated amount	Claim investigatio
Policy structure	Claim file docume
Declarations	Types of reports
Definitions	Initial or first
Insuring agreement or clause	Interim or sta
Additional/supplementary coverage	Full formal
Conditions	
	Property losses
Exclusions	Duties of insured
Endorsements	Notice to insu
Common policy provisions Insureds — named, first named,	Mitigating the
additional, defined	Proof of loss
Policy period	Special requi
Policy territory	Produce book
Cancellation and nonrenewal (3425, 3426)	Abandonment
Deductibles	Determining value
	Burden of pro
Other insurance	Estimates
Noncurrency	Depreciation
Primary	Salvage
_	
Excess Pro rata share	Total Loss Va 64, Part 216.

Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Coinsurance
Named insured provisions
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 25%
Role of the adjuster
Duties and responsibilities Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Relationship to the legal profession Claim reporting
Claim reporting
Claim reporting Claim investigation
Claim reporting Claim investigation Claim file documentation of events
Claim reporting Claim investigation Claim file documentation of events Types of reports
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records Abandonment
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records Abandonment Determining value and loss
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records Abandonment Determining value and loss Burden of proof of value and loss
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records Abandonment Determining value and loss Burden of proof of value and loss Estimates Depreciation Salvage
Claim reporting Claim investigation Claim file documentation of events Types of reports Initial or first field Interim or status Full formal Property losses Duties of insured after a loss Notice to insurer Mitigating the loss Proof of loss Special requirements Produce books and records Abandonment Determining value and loss Estimates Depreciation

Payment and discharge
Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Auto Insurance - 55%
Laws
New York Motor Vehicle Financial
Responsibility Law Required limits of liability (Veh &
Traf 333) Required proof of insurance (Veh &
Traf 311(3))
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Comprehensive Motor Vehicle Insurance
Reparations Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages



OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A,Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Personal (2005) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Exclusions Medical payments coverage
Medical payments coverage
Medical payments coverage Coverage for damage to your auto
Medical payments coverage Coverage for damage to your auto Collision
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions Selected endorsements
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions Selected endorsements Amendment of policy provisions — New York (PP 01 79) Towing and labor costs (PP 03 03)
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions Selected endorsements Amendment of policy provisions — New York (PP 01 79) Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions Selected endorsements Amendment of policy provisions — New York (PP 01 79) Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 29) Named non-owner coverage — New
Medical payments coverage Coverage for damage to your auto Collision Other than collision/comprehensive Deductibles Transportation expenses Exclusions Duties after an accident or loss General provisions Selected endorsements Amendment of policy provisions — New York (PP 01 79) Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 29)

Joint ownership coverage — New

York (PP 03 78)

Out of state coverage

Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper's coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Hired auto and non-owned auto \ liability - New York
Selected endorsements
Lessor — additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24)
Auto medical payments coverage
(CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulation
The Motor Carrier Act of 1980 Endorsement for motor carrier
policies of insurance for public liability (MCS-90)
New York Independent Aviation Insurance Adjuster
Series 17-67
60 Questions - 1-Hour Time Limit
nsurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201,
202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part
26.6)

Disciplinary actions Cease and desist (2405) Suspension, revocation, and nonrenewal (2110)Penalties (2127) Claim settlement laws and regulations (Reg 64, Part 216) Unfair claim practices (2601) Misrepresentation (2108(o)) Suit against insurer (3404) Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4) Federal Regulation Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467) Insurance Basics - 10% Contract basics Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance contracts Contract of adhesion Aleatory contract Personal contract Unilateral contract Conditional contract Legal concepts and interpretations affecting contracts Indemnity Utmost good faith Representations/misrepresentations (3105) Warranties (3106) Concealment Fraud Waiver and estoppel Insurance principles and concepts Insurable interest Hazards **Physical** Moral Morale Negligence Elements of a negligent act Defenses against negligence

Cyber Security Requirements for Financial Services Companies (Reg 23)



Reporting of actions (2110(i)(j))

Damages	Single/split
Compensatory — special versus	Combined single
general	Reinstatement of
Punitive	Coinsurance
Absolute liability	Vacancy or unoco
Strict liability	Named insured provis
Vicarious liability Named perils versus special (open)	Assignment
perils	Abandonment
Direct loss	Duties after loss
Consequential or indirect loss	Insurer provisions
Blanket versus specific insurance	Liberalization
Basic types of construction	Subrogation
Loss Valuation	Salvage
Actual cash value	Loss settlement o
Broad evidence rule	Duty to defend
Replacement cost	Third-party provisions
Guaranteed	Loss payable clau
Functional	No benefit to the
Market value	Adjusting Losses - 18%
Agreed value	Role of the adjuster
Stated amount	Duties and responsibi
Policy structure	Staff and independen
Declarations	public adjuster
Definitions	Relationship to the le
Insuring agreement or clause	Claim reporting
Additional/supplementary coverage	Claim investigation
Conditions	Claim file documenta
Exclusions	Types of reports
Endorsements	Initial or first fie
ommon policy provisions	Interim or status
Insureds — named, first named, additional, defined	Full formal
Policy period	Property losses
Policy territory	Duties of insured afte
Cancellation and nonrenewal (3425,	Notice to insurer
3426)	Mitigating the los
Deductibles Deduction	Proof of loss
Policy limits	Special requirem
Other insurance	Produce books ar
Noncurrency	Abandonment
Primary	Determining value an
Excess	Burden of proof o
Pro rata share	Estimates
Contribution by equal shares	Depreciation
Limits of liability	Salvage
Per occurrence (accident)	Claim settlement
Per person Aggregate - general versus	Payment and disc
products/completed operations	Liability losses
	Investigation procedu

Single/split	Verify coverage	
Combined single	Determine liability	
Reinstatement of limits	Gathering evidence	
Coinsurance	Physical evidence	
Vacancy or unoccupancy	Witness statements	
Named insured provisions	Determining value of intangible damages	
Assignment	Coverage problems	
Abandonment	Dealing with coverage disputes	
Duties after loss	Reservation of rights letter	
Insurer provisions	Nonwaiver agreement	
Liberalization	Declaratory judgment action	
Subrogation	Claims adjustment procedures	
Salvage	Settlement procedures	
Loss settlement options	Advance payments	
Duty to defend	Draft authority	
Third-party provisions	Execution of releases	
Loss payable clause	Subrogation procedures	
No benefit to the Bailee	Alternative dispute resolution	
justing Losses - 18%	Appraisal	
le of the adjuster	Competitive estimates	
Duties and responsibilities	Negotiation	
Staff and independent adjuster versus public adjuster	Releases	
Relationship to the legal profession	Mediator	
nim reporting	Arbitrator	
Claim investigation	Coverage Problems	
Claim file documentation of events	Reservation of Rights Letter	
Types of reports	Non-Waiver Agreement	
Initial or first field	General Principles and Definitions - 20%	
Interim or status	In flight	
Full formal	Not in flight	
operty losses	Use of airplane	
Duties of insured after a loss	Conversion	
Notice to insurer	Loss of use	
Mitigating the loss	Proximate cause	
Proof of loss	General average	
Special requirements	Aviation Hull Coverages - 9%	
Produce books and records	Comprehensive	
Abandonment	Named perils	
Determining value and loss	Deductibles	
Burden of proof of value and loss	Aircraft Liability Coverages - 23%	
Estimates	Bodily injury liability (excluding passengers)	
Depreciation	Property damage liability	
Salvage	Passenger bodily injury liability	
Claim settlement options	Medical payments	
Payment and discharge	Admitted liability	
bility losses	Airport and Hangar keepers Liability - 10%	
Investigation procedures	Airport liability	
33 p. occur. c	All point induites	



Hangar keeper's liability
New York Independent Fidelity and Surety Adjuster
Series 17-68
60 Questions - 1-Hour Time Limit
Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n)) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts

Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith Representations/
misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds — named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability

Per occurrence (accident)
Assignment
Subrogation
Adjusting Losses - 18%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Fidelity and surety
Duties of an insured after a loss
Determining value and loss
Burden of proof of value and loss
Claim settlement options
Payment and discharge
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Surety Bonds - 31%
Nature of surety bonds
Parties of a surety bond



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

Self-insurance workers'
compensation Fidelity Coverages - 31%
Nature of fidelity bonds
Insuring agreement
Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage
Employee dishonesty coverage
Individual bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance
Financial institution bonds
Form 14 Securities dealers
Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A — Fidelity
B — On premises
C — In transit
D — Forgery or alteration
E — Securities (forgery)
Coverage riders
Automated teller machine (ATM)
Computer systems
Extortion coverage
Fraudulent real property mortgages
Insurers of registered checks or personal money orders
Pension plans, ERISA compliance
Servicing contractors
Trading loss
Voice initiated electronic funds transfer (VIT)
Public employee bonds Coverage Form O — Public employee dishonesty
Commercial crime (2013)
General definitions
Burglary

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

New York Independent Inland Marine Adjuster

Series 17-69

60 Questions - 1-Hour Time Limit
Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)

Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)



Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)	Blanket versus specific insurance	Liberalization	
Federal Regulation	Basic types of construction	Subrogation	
Fraud and false statements including	Loss Valuation	Salvage	
1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and	Actual cash value	Loss settlement options	
Extension Act of 2015 (15 USC 6701;	Broad evidence rule	Duty to defend	
S467)	Replacement cost	Third-party provisions	
Insurance Basics - 10%	Guaranteed	Loss payable clause	
Contract basics	Functional	No benefit to the Bailee	
Elements of a legal contract	Market value	Adjusting Losses - 27%	
Offer and acceptance			
Consideration	Agreed value	Role of the adjuster	
Competent parties	Stated amount	Duties and responsibilities Staff and independent adjuster versus	
Legal purpose	Policy structure	public adjuster	
Distinct characteristics of insurance	Declarations	Relationship to the legal profession	
contracts	Definitions	Claim reporting	
Contract of adhesion	Insuring agreement or clause	Claim investigation	
Aleatory contract	Additional/supplementary coverage	Claim file documentation of events	
Personal contract	Conditions		
Unilateral contract	Exclusions	Types of reports	
Conditional contract	Endorsements	Initial or first field	
Legal concepts and interpretations		Interim or status	
affecting contracts	Common policy provisions Insureds — named, first named,	Full formal	
Indemnity	additional, defined	Property losses	
Utmost good faith	Policy period	Duties of insured after a loss	
Representations/misrepresentations (3105)	Policy territory	Notice to insurer	
Warranties (3106)	Cancellation and nonrenewal (3425,	Mitigating the loss	
Concealment	3426)	Proof of loss	
Fraud	Deductibles	Special requirements	
	Policy limits	Produce books and records	
Waiver and estoppel	Other insurance		
nsurance principles and concepts	Noncurrency	Abandonment	
Insurable interest	Primary	Determining value and loss	
Hazards	Excess	Burden of proof of value and loss	
Physical	Pro rata share	Estimates	
Moral	Contribution by equal shares	Depreciation	
Morale	Limits of liability	Salvage	
Negligence		Claim settlement options	
Elements of a negligent act	Per occurrence (accident)	Payment and discharge	
Defenses against negligence	Per person Aggregate - general versus	Liability losses	
	products/completed operations		
Damages Compensatory — special versus	Single/split	Investigation procedures	
general	Combined single	Verify coverage	
Punitive	Reinstatement of limits	Determine liability	
Absolute liability	Coinsurance	Gathering evidence	
Strict liability		Physical evidence	
Vicarious liability	Vacancy or unoccupancy	Witness statements	
	Named insured provisions	Determining value of intangible damage	
Causes of loss (perils) Named perils versus special (open)	Assignment	Coverage problems	
perils	Abandonment	Dealing with coverage disputes	
Direct loss	Duties after loss	Reservation of rights letter	
Consequential or indirect loss	Insurer provisions	ויריפבו אמרוחוו חו דומוורי וברובו	



Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Commercial Package Policy (CPP) - 38%
Components of a commercial policy
Common policy declarations
Common policy conditions
First Named Insured
Monoline versus package
Commercial inland marine
Nationwide marine definition
Bailee Insurance Commercial inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage
Personal Inland Marine - 13%
Personal property floater
Personal effects floater
Personal articles floater

New York Independent General Adjuster

New York Independent General Adjuste	r
Series 17-70	
100 Questions - 2-Hour Time Limit	
Insurance Regulation - 6%	
Licensing requirements	
Qualifications (2108(c, g))	
Process (2108(d, f))	
Bond (2108(l))	
Fingerprints (2108(d)(2))	
Temporary adjuster permit (2108(h, n) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)))
Maintenance and duration	
Renewal (2108(i, j))	
Assumed names (2102(f))	
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)	
Reporting of actions (2110(i)(j))	
Cyber Security Requirements for Financial Services Companies (Reg 23)	
Disciplinary actions	
Cease and desist (2405) Suspension, revocation, and nonrenew (2110)	al
Penalties (2127)	
Claim settlement laws and regulations (Ro 64, Part 216)	eg
Unfair claim practices (2601)	
Misrepresentation (2108(o))	
Suit against insurer (3404)	
Prohibitions (Reg 25, Part 26.5)	
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)	
Federal Regulation	
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)	
Terrorism Risk Insurance Act of 2002 a Extension Act of 2015 (15 USC 6701; S467)	nd
Insurance Basics - 6%	
Contract basics	
Elements of a legal contract	
Offer and acceptance	
Consideration	
Competent parties	
Legal purpose Distinct characteristics of insurance contracts	
Contract of adhesion	
- Constitution and an arrangement	

Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory — special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils) Named perils versus special (open)
perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage



Aleatory contract Personal contract Unilateral contract

F-1
Endorsements
Common policy provisions Insureds — named, first named,
additional, defined
Policy period
Policy territory Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Reinstatement of limits
Coinsurance
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 11%
Role of the adjuster
Duties and responsibilities Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field

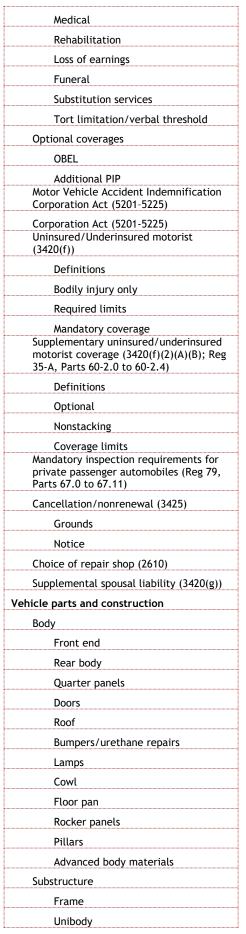
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage Total Loss Valuation Methods (Reg
64, Part 216.7(c)(1))
Claim settlement options
Payment and discharge
Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement

Accident and Health Insurance Basics - 6%
Definition of potential claims
Accidental injury
Sickness and health
Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense
Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Self-insured versus insured
Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Credit disability
Vision care
Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental investigation
Medical necessities
Accident and health insurance claims
Insured's notice
Standard claim forms Insurers' responsibility to provide claim forms
Insured's submission of proof of loss
Insurer's investigations/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions Understanding the Language of Medical
Reports - 4% Medical terminology and abbreviations
Location terms
Movement terms Prefixes, suffixes, and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure



Nervous system	General excl
Respiratory system	Conditions
Cardiovascular system	Selected End
Abdominal organs	Special p
Common injuries and diseases	Broad the
Strains and sprains	Dwelling
Dislocations	Personal liab
Fractures	Homeowners
Soft tissue injuries	Coverage for
Brain injuries	HO-2 thro
Burn classifications	Definitions
Cumulative trauma	Section I — P
Repetitive motion injuries	Coverage
Lung disease	Coverage
Diabetes mellitus	Coverage
Glaucoma	Coverage
Hypertension	Additiona
Arthritis	Section II — L
Osteomyelitis	Coverage
Stroke	Coverage others
Tachycardia	Additiona
Atherosclerosis	Perils insure
Coronary thrombosis	Exclusions
Mental wellness	Conditions
Medical tests	Selected end
Laboratory	Special p
Radiography (X-ray)	Earthqua
Magnetic resonance imaging (MRI)	ldentity f
Computerized tomography (CT or CAT)	Schedule
Electromyography (EMG)	Personal
Nerve conduction studies	04 90) Home bu
Myelography	
Arthroscopy	Personal Workers'
Electrocardiogram (EKG or ECG)	residence 93)
Electroencephalography (EEG)	Water Ba
Dwelling (2014) Policy - 6%	Overflow
Coverage forms — Perils insured against	Auto Insuran
Basic	Laws New York
Broad	Responsil
Special	Requ Traf
Property coverages	Tran
Coverage A — Dwelling	(Ride B)
Coverage B — Other structures	Requ
	Traf New York
Coverage C — Personal property	
	(Assigned
Coverage C — Personal property Coverage D — Fair rental value Coverage E — Additional living expense	(Assigned Compreh Reparatio

Cor	nditions
Sel	ected Endorsements
•••••	Special provisions — New York (DP 01 31)
•••••	Broad theft endorsement (DP 04 83)
•••••	Dwelling under construction (DP 11 43)
Per	sonal liability supplement
	meowners (2011) Policy - 10%
	verage forms
	HO-2 through HO-6, HO-8
Def	finitions
Sec	tion I — Property coverages
	Coverage A — Dwelling
	Coverage B — Other structures
	Coverage C — Personal property
•••••	Coverage D — Loss of use
	Additional coverages
Sec	tion II — Liability coverages
	Coverage E — Personal liability
	Coverage F — Medical payments to others
	Additional coverages
Per	ils insured against
Exc	lusions
Cor	nditions
Sel	ected endorsements
	Special provisions $-$ New York (HO 01 31
	Earthquake (HO 04 54)
	Identity fraud expense (HO 04 55)
	Scheduled personal property (HO 04 61) Personal property replacement cost (HO 04 90)
	Home business (HO 07 01)
	Personal injury — New York (HO 24 86)
	Workers' compensation — certain residence employees — New York (HO 24 93)
	Water Back Up and Sump Discharge or Overflow (HO 23 85)
Aut	to Insurance - 9%
Lav	
	New York Motor Vehicle Financial Responsibility Law
	Required limits of liability (Veh & Traf 333)
	Transportation Network Companies (Ridesharing) (Veh & Traf Article 44 B)
	Required proof of insurance (Veh & Traf 311(3))
	New York Automobile Insurance Plan
	(Assigned Risk) (5301-5304) Comprehensive Motor Vehicle Insurance
	Reparations Act (PIP) (5101-5108)
	Notice of claim





<u></u>	,
Mechanical	Commercial auto (2010)
Engine	Commercial auto coverage forms
Cooling system	Business auto
Electrical system/computers	Garage
Exhaust system	Truckers
Fuel system	Motor carrier
Heating and air conditioning systems	Coverage form sections
Brakes/ABS	Covered autos
Steering	Liability coverage
Suspension	Garage keeper's coverage
Transmission	Physical damage coverage
Air bags/SRS (seat belts)	Exclusions
Glass	Conditions
Interior	Definitions
Paint	Hired auto and non-owned auto
Personal (2005) auto policy	liability - New York Selected endorsements
Definitions	Lessor — additional insured and loss
Liability coverage	payee (CA 20 01)
Bodily injury and property damage	Mobile equipment (CA 20 24)
Supplementary payments	Auto medical payments coverage (CA 99 03)
Who is insured	Drive other car coverage (CA 99 10)
Exclusions	Individual named insured (CA 99 17)
Medical payments coverage	Employees as insureds (CA 99 33)
Coverage for damage to your auto	New York mandatory personal injury
Collision	protection (CA 22 32) Additional personal injury
Other than collision/comprehensive	protection - New York (CA 22 33) New York mandatory personal injury
Deductibles	protection - motorcycles (CA 22 48)
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Forgery or alteration Inside the premises — theft of	Coverage J — Medical p
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18)
Grave injuries (WC 11) Occupational disease (WC 3(2), 37-
48)
Benefits provided (WC 12-16)
Special disability fund (RL WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board
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Volunteer Firefighters Rescue (or ambulance)
Federal workers' compensation laws
Federal Employers Liability Act
(FELA) (45 USC 51-60) U.S. Longshore and Harbor Workers'
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Part One — Workers' compensation insurance
Part Two — Employers liability insurance
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Fidelity Coverages - 3%
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A – Fidelity
B — On premises
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Public employee bonds
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Comprehensive
Named perils
Deductibles
Aircraft Liability Coverages - 3%
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Property damage liability
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Admitted liability
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Eligibility
Coverage level
Covered causes of loss
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Life of policy
Multiple peril policy options
Levels of coverage
Price election
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Individual crop
Small grain
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New York Independent Auto Damage and Theft Appraisal Adjuster

Series 17-71

60 Questions - 1-Hour Time Limit

Insurance	Regulation	- 10%
ilisul alice	Regulation	- 10/0

Licensing requirements

Qualifications (2108(c, g))

Process (2108(d, f))

Bond (2108(l))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n)) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Maintenance and duration

Renewal (2108(i, j))

Assumed names (2102(f))



Change of address (Reg 25, Part 26.6) Reporting of actions (2110(i)(j)) Cyber Security Requirements for Financial Services Companies (Reg 23) Disciplinary actions Cease and desist (2405) Suspension, revocation, and nonrenewal (2110)Penalties (2127) Claim settlement laws and regulations (Reg 64, Part 216) Unfair claim practices (2601) Misrepresentation (2108(o)) Suit against insurer (3404) Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4) Federal Regulation Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467) **Insurance Basics - 10%** Insurance principles and concepts Insurable interest Causes of loss (perils) Direct loss Consequential or indirect loss Loss Valuation

Actual cash value Replacement cost Guaranteed Functional

Appraising Auto Physical Damage Claims -Role of the appraiser Duties and responsibilities Relationship to adjusters Duties of insured after a loss Notice to insurer Mitigating the loss Inspection and appraisal of vehicle Special requirements

Adjustment procedures Salvage Appraisal (3408) Depreciation Repair or replacement Repair options and procedures

Determining value and loss

Like kind and quality

Aftermarket parts Total Loss Valuation Methods (Reg 64, Part 216.7 (c) (1))

Partial loss versus total loss

Constructive total loss

Vehicle inspection

Proper vehicle identification and options

Evaluate with regard to circumstances of

Estimate of repairs form

Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)

Vehicle parts and construction

Body

Front end

Rear body

Quarter panels

Doors

Roof

Bumpers/urethane repairs

Lamps

Cowl

Floor pan

Rocker panels

Pillars

Advanced body materials

Substructure

Frame

Unibody

Mechanical

Engine

Cooling system

Electrical system/computers

Exhaust system

Fuel system

Heating and air conditioning systems

Brakes/ABS

Steering

Suspension

Transmission

Air bags/SRS (seat belts)

Glass

Interior

Paint

Handling auto theft losses

Auto arson and fraud

New York Independent Motor Vehicle No-Fault and Workers' Compensation Health Services Adjuster

Series 17-72

60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%

Licensing requirements

Qualifications (2108(c, g))

Process (2108(d, f))

Bond (2108(l))

Fingerprints (2108(d)(2))

Temporary adjuster permit (2108(h, n)) Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)

Maintenance and duration

Renewal (2108(i, j))

Assumed names (2102(f)) Change of address (all addresses including email) (2134, Reg 25, Part 26.6)

Reporting of actions (2110(i)(j)) Cyber Security Requirements for Financial Services Companies (Reg 23)

Disciplinary actions

Cease and desist (2405) Suspension, revocation, and nonrenewal (2110)

Penalties (2127)

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

Unfair claim practices (2601)

Misrepresentation (2108(o))

Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)

Federal Regulation

Fraud and false statements including 1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)

Insurance Basics - 10%

Contract basics

Elements of a legal contract

Offer and acceptance

Consideration

Competent parties

Legal purpose

Distinct characteristics of insurance contracts

Contract of adhesion

Aleatory contract



Personal contract	Role of the a
Unilateral contract	Duties ar
Conditional contract	Staff and public ad
Legal concepts and interpretations affecting contracts	Relations
Reasonable expectations	Claim report
Indemnity	Claim inv
Utmost good faith	Claim file
Representations/misrepresentations (3105)	Types of
Warranties (3106)	Initia
Concealment	Inter
Fraud	Full
Waiver and estoppel	Coverage pro
Insurance principles and concepts	Dealing v
Hazards	Nony
Physical	Decl
Moral	Controlling m
Morale	Utilizatio
Policy structure	Inpa
Declarations	Outp
Definitions	Hosp
Insuring agreement or clause	Desi
	Investigation
Additional/supplementary coverage Conditions	Workers'
Exclusions	Emp
Endorsements	Arisi
	Arisi
Common policy provisions Insureds — named, first named, additional, defined	No-fault
Policy period	Eligi
Policy territory	Documen
Cancellation and nonrenewal (3425, 3426)	First
Deductibles	Clair
Policy limits	Insur
	Witn
Other insurance	Curr
Primary	Claims reserv
Excess	Compone
Limits of liability	Inde
Per occurrence (accident)	Medi
Per person	Expe
Single/split	Factors a
Named insured provisions	Reserving
Assignment	Indiv
Insurer provisions	Form
Liberalization	Rour
Subrogation	Claims mana
Duty to defend	Analysis
Adjusting Losses - 20%	On-s

Role of the adjuster		
Duties and responsibilities		
Staff and independent adjuster versus public adjuster		
Relationship to the legal profession		
Claim reporting		
Claim investigation		
Claim file documentation of events		
Types of reports		
Initial or first field		
Interim or status		
Full formal		
Coverage problems		
Dealing with coverage disputes		
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Declaratory judgment action		
Controlling medical costs		
Utilization review		
Inpatient services		
Outpatient services		
Hospital bill auditing		
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Arising out of employment		
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No-fault		
Eligible persons		
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Current activity reports		
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Round-table technique		
Claims management		
Analysis		
On-site inspections		

Selecting an evaluating physician Physician evaluation Disposition Arbitration Management of rehabilitation programs **Facilities** Coordination of treatment Discharge procedure Auto Insurance - 20% Laws Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108) Notice of claim Medical Rehabilitation Loss of earnings Funeral Substitution services Tort limitation/verbal threshold Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11) Personal (2005) auto policy **Definitions** Duties after an accident or loss Selected endorsements Personal injury protection coverage - New York (PP 05 87) Additional personal injury protection coverage - New York (PP 05 88) Personal injury protection coverage (motorcycles) - New York (PP 05 89) Exclusion of medical expense from personal injury protection coverage - New York (PP 05 92) Commercial auto (2010) Commercial auto coverage forms **Business** auto Garage Truckers Motor carrier Coverage form sections Covered autos **Exclusions** Conditions Definitions Selected endorsements New York mandatory personal injury protection (CA 22 32) Additional personal injury protection - New York (CA 22 33) New York mandatory personal injury protection - motorcycles (CA 22 48)



New York exclusion of medical expense from mandatory personal
injury protection (CA 22 49) New York optional basic economic
loss coverage (CA 22 60)
Workers' Compensation Insurance - 20%
Workers' compensation laws
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Volunteer Firefighters Rescue (or
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U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employer's liability insurance policy
General Section Part One — Workers' compensation insurance
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Foreign coverage endorsement
Other sources of coverage
New York State Insurance Fund (WC 76- 100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers'
Compensation Board Regulation Parts 317.1 to 317.22)
Understanding the Language of Medical Reports - 20%
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes, and root words

Abbreviations used in medical reports
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Respiratory system
Cardiovascular system
Abdominal organs
Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)



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