

# **PSI Services LLC**

Phone: (855) 579-4637 E-mail: DFS@psionline.com https://test-takers.psiexams.com/nyins

# **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 <a href="https://www.dfs.ny.gov/apps">https://www.dfs.ny.gov/apps</a> 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.

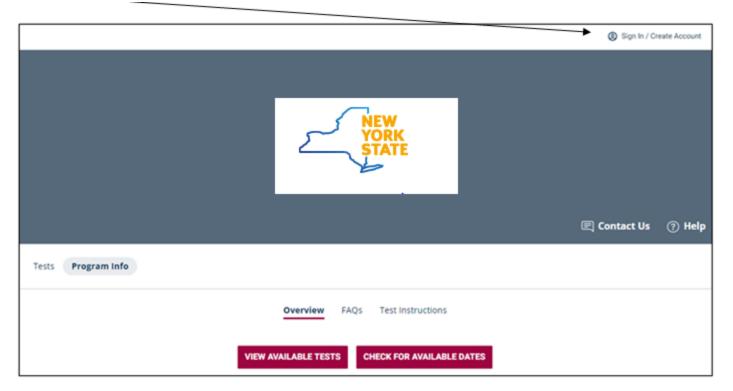
# **EXAMINATION PAYMENT AND SCHEDULING PROCEDURES**

Examination fee \$40

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.

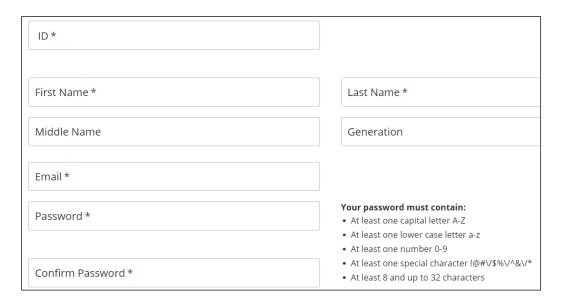
For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: Click Here (https://test-takers.psiexams.com/nyins).

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.

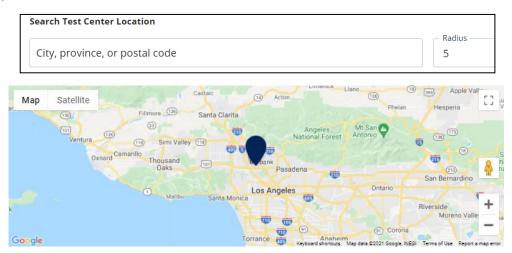


3. Select your test format: (Test Center) or (Remote Proctored).

Modality	
Site Proctored	Atlas Remote Proctored

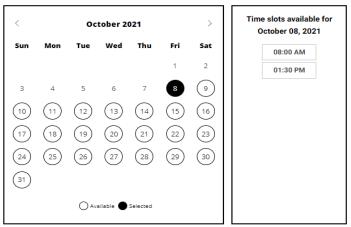
# Scheduling at a Test Center

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

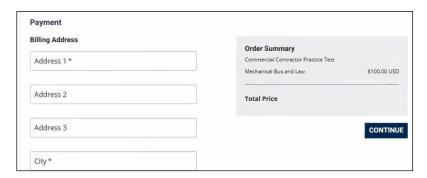


2. Select a date and time to book an appointment.





3. You are now ready to pay.



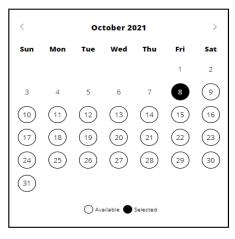
4. Once payment has been made you will receive a message confirming the test center, booked date, and booked time.



#### Scheduling via Remote Proctor

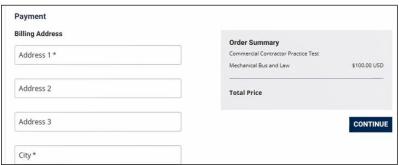
1. Select a date and time to book an appointment.

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

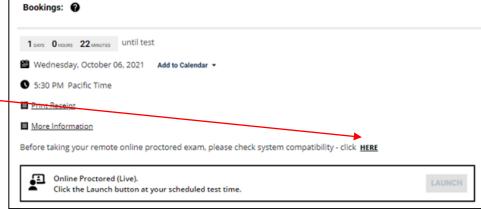
booking before selecting **CONFIRM**.



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** 

34 Marconi Street, Suite 210

Bronx, NY 10461

Bronx

New View Test Centers, LLC 3250 Westchester Ave., Ste. 126

Bronx, NY 10461

Brooklyn

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.
  - o 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 <a href="https://www.dfs.ny.gov/apps\_and\_licensing/agents\_and\_brokers/home">https://www.dfs.ny.gov/apps\_and\_licensing/agents\_and\_brokers/home</a>.

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

**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: <a href="http://www.nipr.com/">http://www.nipr.com/</a>.

**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 Services Charges	17-72

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 <a href="https://www.dfs.ny.gov/apps\_and\_licensing/agents\_and\_brokers/home">https://www.dfs.ny.gov/apps\_and\_licensing/agents\_and\_brokers/home</a> 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 <a href="https://www.dfs.ny.gov/apps">https://www.dfs.ny.gov/apps</a> 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:

 □ Limited Rental Licensees □ 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
Methods of handling risk
Avoidance
Retention
Sharing
Reduction Transfer (by contractual liability or insurance contract)

Floments of insurable risks
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 19%
Insurable interest (3205)

		,
Personal uses of life insurance Survivor protection	Effective date of coverage  Premium collection	Entire contract (3203(a)(4), 3204) Right to examine (free look)
Estate creation	Statement of good health	(3203(a)(11))
Cash accumulation	Amendments	Payment of premiums
Liquidity	Individual underwriting by the insurer	Grace period (3203(a)(1))
Estate conservation	Information sources and regulation	Reinstatement (3203(a)(10))
Determining amount of personal life	Application	Incontestability (3203(a)(3))
insurance	Agent report	Misstatement of age (3203(a)(5))
Human life value approach		Exclusions (3203(b,c)
Needs approach	Attending physician statement Investigative consumer (inspection)	Statements of the applicant (3204)
Types of information gathered	report	Proof of Death
Determining lump-sum needs	Medical Information Bureau (MIB)	Beneficiaries
Planning for income needs	Medical examinations and lab tests including HIV (2611)	Designation options
Business uses of life insurance	Selection criteria and unfair	Individuals
Buy-sell funding	discrimination	Classes (per stirpes/per capita)
Key person	Classification of risks	Estates
Business continuation	Preferred	Minors
Differences in life insurance policies	Standard	Trusts
Group versus individual	Substandard	Succession
Permanent versus term	Declined	Revocable versus irrevocable
Participating versus nonparticipating	Life Insurance Policies 20%	Common disaster clause
Fixed versus variable life	Term life insurance	Settlement options
Regulation of variable products	Level term	Cash payment
(SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part	Renewable term	
54.3)	Convertible term	Interest only
Factors in premium determination	Level premium term	Fixed-period installments
Mortality, Investment Return, and Expense	Whole life insurance	Fixed-amount installments
Mode of premium	Continuous premium (straight life)	Life income
Licensee responsibilities	Limited payment	Single life
	Single premium	Joint and survivor
Solicitation and sales presentations	Flexible premium policies	Spendthrift clause
Advertising (2122) Life Insurance Company Guaranty	Universal life	Nonforfeiture options
Corporation (7718)	Specialized policies	Cash surrender value (net cash value
Policy summary (3209; Reg 74, Part 53-2.2)	Joint life (first-to-die)	Extended term
Buyer's guide (3209; Reg 74, Part		Reduced paid-up insurance
53-2.6)	Survivorship life (second-to-die)	Policy loan and withdrawal options
Suitability in Life Insurance and Annuities (Reg 187 224.2-224.4)	Life insurance on minors (3207(b))	Policy loans
Illustrations (Reg 74, Part 53-3.1 to	Fixed (equity) indexed life	Automatic premium loans
.6) Replacement (2123(a)(2, 3); Reg 60,	Group life insurance	Withdrawals or partial surrenders
Parts 51.1 to .8)	Characteristics of group plans	Dividend options
Use and disclosure of insurance information	Types of plan sponsors	Cash payment
Use of Senior-Specific Certifications	Group underwriting requirements	Reduction of premium payments
and Professional Designations in the Sale of Life Insurance and Annuities	Conversion to individual policy (3220)	Accumulation at interest
(Reg 199, Part 225)	Credit life insurance (individual versus group)	One-year term option
Field underwriting	Life Insurance Policy Provisions, Options,	Paid-up additions
Application procedures including	and Riders 20%	
backdating of policies (3208)	Required provisions (3203)	Disability riders
Delivery	Ownership	Waiver of premium
Delivery		Waiver of cost of insurance

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)
HIPAA
Personal & Financial information privacy
Prohibited Practices (7814)
Stranger-originated life insurance (7815)
Insurable interest provisions
Trust owned policies

# New York Accident and Health Insurance Agent/Broker

Series 17-52

100 Questions - 2 hour Time Limit

# Insurance Regulation 8%

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) Marketing (distribution) systems Accident-only Fiduciary responsibility (2120; Regs Agents and general rules of agency Specified (dread) disease 9, 18, 29, Parts 20.3, 20.4) Hospital indemnity (income) Insurer as principal License display (Reg 125, Part 34.5) Commissions and compensation Dental insurance Agent/insurer relationship (2102(e), 2114-2116, 2119; Regs 9, Vision care Authority and powers of agents 18, 29, Part 20.6; 194 Part 30) Termination responsibilities of Common exclusions from coverage **Express** producer (2112) Workers' Compensation Examination of books and records (2404; Implied Reg 152, Parts 243.0 to .3) Cosmetic Apparent Insurance Frauds Prevention Act (401-Experimental/investigation 405, Financial Services 403-405) Responsibilities to the applicant/insured Aiding Unauthorized Insurer (2117) Medical Necessity Contracts Licensee responsibilities in individual Prohibitions (403) Elements of a legal contract accident and health insurance Reporting (405) Offer and acceptance Marketing requirements Consumer privacy regulation (Reg 169, Advertising (Reg 34, Parts 215.1 to Consideration Part 420.0 to .4) Producer Compensation Transparency Competent parties (Reg 194, Parts 30.1 to 30.5) Sales presentations Legal purpose Cyber Security Requirements for Outline of coverage Financial Services Companies (Reg 23) Characteristics of insurance contracts Application procedures Federal Regulation Contract of adhesion Fair Credit Reporting Act (15 USC 1681-Requirements at delivery of policy Aleatory contract 1681d) Considerations in replacing accident and Fraud and false statements including health insurance Personal contract 1033 waiver (18 USC 1033, 1034) Benefits, limitations, and exclusions Unilateral contract General Insurance 6% Licensee liability for errors and Conditional contract Concepts Legal concepts and interpretations Community rating of policies (4317; Reg affecting contracts 145, Part 360) Risk management key terms Indemnity Definition of small group Risk (pure and speculative) Individual Health Insurance Policy Utmost good faith Exposure **General Provisions 10%** Representations/misrepresentations Hazard (physical, moral, morale) (3105)Required provisions Peril Warranties (3106) Entire contract; changes (3216(d)(1)(A)) Time limit on certain defenses Loss Rescission (3216(d)(1)(B))Methods of handling risk Concealment Grace period (3216(d)(1)C) Avoidance Fraud Reinstatement (3216(d)(1)(D)) Retention Waiver and estoppel Other provisions Accident and Health Insurance Basics Sharing Coordination of benefits Reduction **Definitions of perils** Other benefits (3216(d)(2)(E)) Transfer (by contractual liability or insurance contract) Accidental injury Unpaid premium (3216(d)(2)(G))Elements of insurable risks Sickness Cancellation (3216(d)(2)(H))Conformity with state statutes Adverse selection Principal types of losses and benefits (3216(d)(2)(I))Law of large numbers Loss of income from disability Illegal occupation (3216(d)(2)(J)) Reinsurance Hospital and medical expense Intoxicants and narcotics (3216(d)(2)(K)) Insurers Long-term care expense Other general provisions Classes of accident and health insurance Types of insurers coverage Right to examine (free look) Stock companies Individual and group Insuring clause Mutual companies Private versus government Consideration clause Fraternal benefit societies Limited versus comprehensive Renewability clause (3216(g)) Private versus government insurers Types of Limited Policies Noncancelable Admitted versus nonadmitted insurers Limited benefits and amounts Guaranteed renewable Domestic, foreign, and alien insurers Disability Income and Related Insurance Required notice to insured Financial status (independent rating services) Types of limited policies

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Qualifying for disability benefits	Any provider versus limited choice of providers	
Inability to perform duties	Insureds versus subscribers/participants	
Own occupation	Types of plans	
Any occupation	Major medical insurance (indemnity	
Presumptive disability	plans)	
Proof of Loss	Characteristics	
Individual disability income insurance	Common limitations	
Basic total disability plan	Exclusions from coverage	
Income benefits	Provisions affecting cost to insure Health Maintenance Organizations	
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Coordination of benefits	Preventive care services (4303(j)	
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	Emergency care	
Social Insurance Supplement (SIS) Occupational versus	Hospital services	
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Guaranteed renewability	(PPOs), Point-of-Service (POS) pla and Exclusive Provider	
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Cost of Living Adjustment (COLA)	General characteristics	
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Future Increase Option (FIO) rider Relation of earnings to insurance	provider access Primary Care Physician (PCP)	
(3216(d)(2)(F))	referral	
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Accidental death and dismemberment	Catastrophic  Cost containment in health care delive	
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Medical reimbursement benefit (nondisabling injury)	Utilization review (Art. 49)  Prospective review	
Partial disability benefit	Concurrent review	
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Exclusions	(3216(a)(4);4235(f)(1)(2)) Policy extension for handicapped	
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Key person disability income	Accountability Act) requirements	
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Medical plan concepts  Fee-for-service basis versus prepaid basis	Federal Patient Protection and Affordable Care Act 10%	
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Long-Term Care (LTC) Insurance 5%
Benefits
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# New York Life, Accident, and Health Insurance Agent/Broker

Series 17-55

150 items - 2.5 Hour Time Limit

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Requirements at delivery of policy Premium payment options Life Settlement Broker (7802(j)) Considerations in replacing accident and Nonforfeiture Business of Life Settlement (7802 (c)(1)) health insurance Surrender and withdrawal charges Financing transaction(7802(f)) Benefits, limitations, and exclusions Licensee liability for errors and Death benefits Owner(7802(n)) omissions Annuity (benefit) payment options Life expectancy(7802(i)) Community rating of policies (4317; Reg Broker License Requirements (2137; 145, Part 360) Life contingency options 2102(a) (1)) Pure or straight life versus life with Definition of small group guaranteed minimum Advertising (7809) Individual Health Insurance Policy **General Provisions 4%** Single life versus multiple life Privacy (7810) Required provisions Annuities certain (types) HIPAA Entire contract; changes (3216(d)(1)(A)) **Annuity products** Personal & Financial information privacy Time limit on certain defenses Fixed annuities Prohibited Practices (7814) (3216(d)(1)(B))General account assets Stranger-originated life insurance (7815) Grace period (3216(d)(1)C) Interest rate guarantees (minimum Insurable interest provisions Reinstatement (3216(d)(1)(D)) versus current) Trust owned policies Other provisions Level benefit payment amount Accident and Health Insurance Basics 5% Coordination of benefits Fixed (equity) indexed annuities Differences in variable annuity products **Definitions of perils** Other benefits (3216(d)(2)(E)) and licensing requirements Accidental injury Unpaid premium (3216(d)(2)(G))Personal Uses of annuities Sickness Cancellation (3216(d)(2)(H))Tax-deferred growth Conformity with state statutes Principal types of losses and benefits (3216(d)(2)(1))Retirement income Loss of income from disability Guaranteed Minimum Withdrawal Illegal occupation (3216(d)(2)(J))Benefit (GMWB) Hospital and medical expense Intoxicants and narcotics (3216(d)(2)(K)) Education funds Long-term care expense Other general provisions Federal Tax Considerations for Life Classes of accident and health insurance Insurance and Annuities 2% coverage Right to examine (free look) Taxation of personal life insurance Individual and group Insuring clause Amounts available to policyowner Private versus government Consideration clause Cash value increases Limited versus comprehensive Renewability clause (3216(g)) Dividends Types of Limited Policies Noncancelable Policy loans Limited benefits and amounts Guaranteed renewable Disability Income and Related Insurance Surrenders Required notice to insured Amounts received by beneficiary Types of limited policies Qualifying for disability benefits Settlement options Accident-only Inability to perform duties Rollovers and transfers (IRAs and Specified (dread) disease qualified plans) Own occupation Hospital indemnity (income) Section 1035 exchanges Any occupation Dental insurance **Qualified Plans 2%** Presumptive disability Vision care General requirements Proof of Loss Defined contribution versus defined Common exclusions from coverage benefit plan Individual disability income insurance Plan types, characteristics, and Workers' Compensation Basic total disability plan purchasers Cosmetic Income benefits Self-employed plans (Keogh plans) Experimental/investigation Elimination and benefit periods SIMPLE Medical Necessity Waiver of premium feature Licensee responsibilities in individual SEP accident and health insurance Coordination of benefits 401K Marketing requirements Individual premium consideration 457 Advertising (Reg 34, Parts 215.1 to Additional Monthly Benefit (AMB) Life Settlement 3% Social Insurance Supplement (SIS) Sales presentations Definitions (7802) Occupational versus Life Settlement contract Outline of coverage nonoccupational coverage (7802(k)(1)(2)(3))Application procedures Noncancelable (3216(d)(2)(H))

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other base services	***************************************		
	Other dasic services	palielitz	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)

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  New York regulations and required
provisions

Renewability (Reg 145, Part 360.2(e))

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)
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

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)

Part 58)

Standards for marketing (Reg 193,

Suspension, revocation, and nonrenewal (2110)	Exposure	Utmost good faith
Penalties (2127, 109)	Hazard (physical, moral, morale)	Representations/misrepresentations (3105)
	Peril	Warranties (3106)
State Regulation Superintendent's general duties and	Loss	
powers (2404, Financial Services 201, 202, 301)	Methods of handling risk	Rescission
	Avoidance	Concealment
Company regulation	Retention	Fraud
Certificate of authority (1102(a-b))	Sharing	Waiver and estoppel
Solvency (307)	Reduction	Life Insurance Basics 8%
Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)	Transfer (by contractual liability or	Insurable interest (3205)
Appointment of agent (2112(a-c))	insurance contract)	Personal uses of life insurance
Termination of agent appointment	Elements of insurable risks	Survivor protection
(2112(d); Regs 9, 18, 29, Part 20.2)	Adverse selection	Estate creation
Unfair and prohibited practices	Law of large numbers	Cash accumulation
Misrepresentation (2123; Reg 64, Part 216.3)	Reinsurance	Liquidity
False advertising (2603)	Insurers	Estate conservation
Defamation of insurer (2604)	Types of insurers	Determining amount of personal life insurance
Unfair discrimination (2606-2608,	Stock companies	Human life value approach
2612)	Mutual companies	Needs approach
Rebating (2324)	Fraternal benefit societies	Types of information gathered
Licensee regulation		Determining lump-sum needs
Controlled business (2103(i))	Private versus government insurers	Planning for income needs
Sharing commissions (2121, 2128)	Admitted versus nonadmitted insurers	Business uses of life insurance
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)	Domestic, foreign, and alien insurers Financial status (independent rating services)	Buy-sell funding
License display (Reg 125, Part 34.5)	Marketing (distribution) systems	Key person
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9,	Agents and general rules of agency	Business continuation
18, 29, Part 20.6; 194 Part 30)	Insurer as principal	Differences in life insurance policies
Termination responsibilities of producer (2112)	Agent/insurer relationship	Group versus individual
Examination of books and records (2404;	Authority and powers of agents	Permanent versus term
Reg 152, Parts 243.0 to .3)	Express	Participating versus nonparticipating
Insurance Frauds Prevention Act (401-		Fixed versus variable life
405, Financial Services 403-405)	Implied	Regulation of variable products (SEC, NASD, and New York) (4240;
Aiding Unauthorized Insurer (2117)	Apparent	Reg 47, Part 50.3; Reg 77, Part
Prohibitions (403)	Responsibilities to the applicant/insured	54.3)
Reporting (405) Consumer privacy regulation (Reg 169,	Contracts	Factors in premium determination  Mortality, Investment Return, and
Part 420.0 to .4)	Elements of a legal contract	Expense
Producer Compensation Transparency	Offer and acceptance	Mode of premium
(Reg 194, Parts 30.1 to 30.5)	Consideration	Licensee responsibilities
Cyber Security Requirements for Financial Services Companies (Reg 23)	Competent parties	Solicitation and sales presentations
	Legal purpose	Advertising (2122)
Federal Regulation Fair Credit Reporting Act (15 USC 1681- 1681d)	Characteristics of insurance contracts  Contract of adhesion	Life Insurance Company Guaranty Corporation (7718)
Fraud and false statements including	Aleatory contract	Policy summary (3209; Reg 74, Part 53-2.2)  Buyer's guide (3209; Reg 74, Part
1033 waiver (18 USC 1033, 1034)	Personal contract	53-2.6)
General Insurance 4%	Unilateral contract	Suitability in Life Insurance and
Concepts	Conditional contract	Annuities (Reg 187 224.2-224.4)
Risk management key terms	Legal concepts and interpretations affecting contracts	Illustrations (Reg 74, Part 53-3.1 to .6)
Risk (pure and speculative)	Indemnity	

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Replacement (2123(a)(2, 3); Reg 60,	Characteristics of group plans	Dividend options
Parts 51.1 to .8) Use and disclosure of insurance	Types of plan sponsors	Cash payment
information	Group underwriting requirements	Reduction of premium payments
Use of Senior-Specific Certifications and Professional Designations in the	Conversion to individual policy (3220)	Accumulation at interest
Sale of Life Insurance and Annuities	Credit life insurance (individual versus group)	One-year term option
(Reg 199, Part 225)	Life Insurance Policy Provisions, Options,	Paid-up additions
Field underwriting	and Riders 10%	Disability riders
Application procedures including backdating of policies (3208)	Required provisions (3203)	Waiver of premium
Delivery	Ownership	Waiver of cost of insurance
Policy review	Assignment	Disability income benefit
Effective date of coverage	Entire contract (3203(a)(4), 3204) Right to examine (free look)	Payor benefit life/disability (juvenile insurance)
Premium collection	(3203(a)(11))	Accelerated (living) benefit
Statement of good health	Payment of premiums	provisions/riders (3230)
Amendments	Grace period (3203(a)(1))	Conditions for payment
Individual underwriting by the insurer	Reinstatement (3203(a)(10))	Effect on death benefit
Information sources and regulation	Incontestability (3203(a)(3))	Riders covering additional insureds
Application	Misstatement of age (3203(a)(5))	Spouse/other-insured term rider
Agent report	Exclusions (3203(b,c))	Children's term rider
Attending physician statement	Statements of the applicant (3204)	Family term rider
Investigative consumer (inspection)	Proof of Death	Riders affecting the death benefit amount
report	Beneficiaries	Accidental death
Medical Information Bureau (MIB)	Designation options	Guaranteed insurability
Medical examinations and lab tests including HIV (2611)	Individuals	Cost of living
Selection criteria and unfair	Classes (per stirpes/per capita)	Return of premium
discrimination	Estates	Term rider
Classification of risks	Minors	Annuities 7%
Preferred	Trusts	Annuity principles and concepts
Standard	Succession	Accumulation period versus annuity
Substandard	Revocable versus irrevocable	period
Declined	Common disaster clause	Owner, annuitant, and beneficiary
Life Insurance Policies 8%	Settlement options	Insurance aspects of annuities
Term life insurance	Cash payment	Required provisions (3219, 4220, 4223)
Level term		Immediate versus deferred annuities Single premium immediate annuities
Renewable term	Interest only	(SPIAs)
Convertible term	Fixed-period installments	Deferred annuities
Level premium term	Fixed-amount installments	Premium payment options
Whole life insurance	Life income	Nonforfeiture
Continuous premium (straight life)	Single life	Surrender and withdrawal charges
Limited payment	Joint and survivor	Death benefits
Single premium	Spendthrift clause	Annuity (benefit) payment options
Flexible premium policies	Nonforfeiture options	Life contingency options
Universal life	Cash surrender value (net cash value)	Pure or straight life versus life with
Specialized policies	Extended term	guaranteed minimum
Joint life (first-to-die)	Reduced paid-up insurance	Single life versus multiple life
Survivorship life (second-to-die)	Policy loan and withdrawal options	Annuities certain (types)
Life insurance on minors (3207(b))	Policy loans	Annuity products
Fixed (equity) indexed life	Automatic premium loans	Fixed annuities
Group life insurance	Withdrawals or partial surrenders	General account assets
Group the insurance		

Interest rate guarantees (minimum versus current)	Insurable interest provisions
Level benefit payment amount	Trust owned policies
Fixed (equity) indexed annuities	Accident and Health Insurance Basics
Differences in variable annuity products	Definitions of perils
and licensing requirements	Accidental injury
Personal Uses of annuities	Sickness
Tax-deferred growth	Principal types of losses and benefits
Retirement income	Loss of income from disability
Guaranteed Minimum Withdrawal Benefit (GMWB)	Hospital and medical expense
Education funds	Long-term care expense  Classes of accident and health insuran
Federal Tax Considerations for Life Insurance and Annuities 2%	coverage
Taxation of personal life insurance	Individual and group
Amounts available to policyowner	Private versus government
Cash value increases	Limited versus comprehensive
Dividends	Types of Limited Policies
Policy loans	Limited benefits and amounts
Surrenders	Required notice to insured
Amounts received by beneficiary	Types of limited policies
Settlement options	Accident-only
Rollovers and transfers (IRAs and	Specified (dread) disease
qualified plans)	Hospital indemnity (income)
Section 1035 exchanges	Dental insurance
Qualified Plans 2%	Vision care
General requirements  Defined contribution versus defined	Common exclusions from coverage
benefit plan	Workers' Compensation
Plan types, characteristics, and purchasers	Cosmetic
Self-employed plans (Keogh plans)	Experimental/investigation
SIMPLE	Medical Necessity
SEP	Licensee responsibilities in individual accident and health insurance
401K	Marketing requirements
457 Life Settlement 3%	Advertising (Reg 34, Parts 215.1 .18)
	Sales presentations
Definitions (7802) Life Settlement contract	Outline of coverage
(7802(k)(1)(2)(3))	Application procedures
Life Settlement Broker (7802(j))	Requirements at delivery of polic
Business of Life Settlement (7802 ( c (1))  Financing transaction(7802(f))	Considerations in replacing accident a health insurance
Owner(7802(n))	Benefits, limitations, and exclusions
Life expectancy(7802(i))	Licensee liability for errors and
Broker License Requirements (2137;	omissions Community rating of policies (4317; R
2102(a) (1))	145, Part 360)
Advertising (7809)	Definition of small group
Privacy (7810)	Individual Health Insurance Policy General Provisions 4%
HIPAA	Required provisions
Personal & Financial information privacy  Prohibited Practices (7814)	Entire contract; changes (3216(d)(1)( Time limit on certain defenses
Stranger-originated life insurance (7815)	(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))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) 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	Concurrent review
Total disability benefit	Retrospective review
24-hour coverage versus limited/at- work coverage	New York mandated benefits and offers
Exclusions	(individual and/or group)  Dependent child age limit
Group disability income insurance	(3216(a)(4);4235(f)(1)(2))
Group versus individual plans	Policy extension for handicapped children (3216(c)(4)(A))
Short-Term Disability (STD)	Newborn child coverage (3216(c)(4)(c)
Long-Term Disability (LTD)	New York required benefits (individual
usiness disability insurance	and/or group)  New York mandated offers (individual
Key person disability income	and/or group)
Disability buy-sell policy	HIPAA (Health Insurance Portability and
	Accountability Act) requirements
Business overhead expense policy	Eligibility
edical Plans 6%	Guaranteed issue
edical plan concepts Fee-for-service basis versus prepaid	Renewability
basis	Privacy protections Federal Patient Protection and
Specified coverages versus comprehensive care	Affordable Care Act 6%
Benefit schedule versus	Affordable Care Act
usual/reasonable/customary charges Any provider versus limited choice of	Preexisting conditions
providers	Insurance exchanges
nsureds versus subscribers/participants	Eligibility (individual and small employer)
es of plans	APTC (advance premium tax credit)
Major medical insurance (indemnity slans)	Cost share reeducation
*	Benchmark plan
Characteristics	State vs. Federal
Common limitations	Metal levels
Exclusions from coverage	
Provisions affecting cost to insured Health Maintenance Organizations	Catastrophic
(HMOs)	Medical loss ratio
General characteristics	Actuarial value
Preventive care services (4303(j))	Enrollment period
Primary Care Physician (PCP)	Individual mandate
Referral (specialty) physician	Employer shared responsibility
Emergency care	Annual lifetime dollar limits
Hospital services	10 Essential benefits
Other basic services	Long-Term Care (LTC) Insurance 6%
Preferred Provider Organizations	Benefits
(PPOs), Point-of-Service (POS) plans and Exclusive Provider	LTC, Medicare and Medicaid compared
Organizations (EPOs)	Eligibility for benefits
General characteristics	Levels of care
In-network and out-of-network provider access	Skilled care
Primary Care Physician (PCP)	Intermediate care
referral	Custodial care
Indemnity plan features	Types of care
Catastrophic	Home health care
ost containment in health care delivery	Adult day care
Utilization review (Art. 49)	Respite care
Prospective review	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 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 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

December of Berlin
Reporting and disclosure
Family Medical Leave Act (FMLA)
Relationship with Medicare
Medicare secondary rules  Medicare carve-outs and
supplements
Nondiscrimination rules (highly- compensated)
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))
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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)

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)

Renewability (Reg 193, Part 58)

Other Medicare options for individuals

Unfair claim settlement practices	Reduction	Insurable interest (3205)
(2601; Reg 64, Parts 216.3 to .6)	Transfer (by contractual liability or insurance contract)	Personal uses of life insurance
Appointment of agent (2112(a-c))	Elements of insurable risks	Survivor protection
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)	Adverse selection	Estate creation
Unfair and prohibited practices	Law of large numbers	Cash accumulation
Misrepresentation (2123; Reg 64,	-	Liquidity
Part 216.3)	Reinsurance	Estate conservation
False advertising (2603)	Insurers	Determining amount of personal life
Defamation of insurer (2604)	Types of insurers	insurance
Unfair discrimination (2606-2608, 2612)	Stock companies	Human life value approach
Rebating (2324)	Mutual companies	Needs approach
Licensee regulation	Fraternal benefit societies	Types of information gathered
Controlled business (2103(i))	Private versus government insurers	Determining lump-sum needs
Sharing commissions (2121, 2128)	Admitted versus nonadmitted insurers	Planning for income needs
Fiduciary responsibility (2120; Regs	Domestic, foreign, and alien insurers	Business uses of life insurance
9, 18, 29, Parts 20.3, 20.4)	Financial status (independent rating services)	Buy-sell funding
License display (Reg 125, Part 34.5)	Marketing (distribution) systems	Key person
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9,	Agents and general rules of agency	Business continuation
18, 29, Part 20.6; 194 Part 30)	Insurer as principal	Differences in life insurance policies
Termination responsibilities of producer (2112)	Agent/insurer relationship	Group versus individual
Examination of books and records (2404;	Authority and powers of agents	Permanent versus term
Reg 152, Parts 243.0 to .3)	Express	Participating versus nonparticipating
Insurance Frauds Prevention Act (401-	Implied	Fixed versus variable life
405, Financial Services 403-405)	Apparent	Regulation of variable products (SEC, NASD, and New York) (4240;
Aiding Unauthorized Insurer (2117)	Responsibilities to the applicant/insured	Reg 47, Part 50.3; Reg 77, Part
Prohibitions (403)	Contracts	54.3)
Reporting (405)		Factors in premium determination  Mortality, Investment Return, and
Consumer privacy regulation (Reg 169, Part 420.0 to .4)	Elements of a legal contract  Offer and acceptance	Expense
Producer Compensation Transparency	Consideration	Mode of premium
(Reg 194, Parts 30.1 to 30.5)		Life Insurance Policies 14%
Cyber Security Requirements for	Competent parties	Term life insurance
Financial Services Companies (Reg 23)	Legal purpose	Level term
Federal Regulation Fair Credit Reporting Act (15 USC 1681-	Characteristics of insurance contracts	Renewable term
1681d)	Contract of adhesion	Convertible term
Fraud and false statements including	Aleatory contract	Level premium term
1033 waiver (18 USC 1033, 1034)	Personal contract	Whole life insurance
General Insurance 9%	Unilateral contract	Continuous premium (straight life)
Concepts	Conditional contract Legal concepts and interpretations	Limited payment
Risk management key terms	affecting contracts	Single premium
Risk (pure and speculative)	Indemnity	Flexible premium policies
Exposure	Utmost good faith	Universal life
Hazard (physical, moral, morale)	Representations/misrepresentations (3105)	Specialized policies
Peril		Joint life (first-to-die)
Loss	Warranties (3106)	· · · · · · · · · · · · · · · · · · ·
Methods of handling risk	Rescission	Survivorship life (second-to-die)
Avoidance	Concealment	Life insurance on minors (3207(b))
Retention	Fraud	Fixed (equity) indexed life
Sharing	Waiver and estoppel	Group life insurance
	Life Insurance Basics 14%	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 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 Intermediany (7802(1))
Life Settlement Intermediary (7802(I))
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 (b))
Fingerprinting Requirements
(2137(d)(2); (7803(a))
Advertising (7809)
Privacy (7810)
HIPAA  Porcenal & Financial information privacy

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, 7813) 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

50 Questions - 1 nour 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

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,

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 .6)

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)
145, Part 360)  Definition of small group
145, Part 360)
145, Part 360)  Definition of small group  Federal Patient Protection and
145, Part 360)  Definition of small group  Federal Patient Protection and Affordable Care Act 5%
145, Part 360)  Definition of small group Federal Patient Protection and Affordable Care Act 5%  Affordable Care Act Preexisting conditions Insurance exchanges
145, Part 360)  Definition of small group Federal Patient Protection and Affordable Care Act 5%  Affordable Care Act Preexisting conditions
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
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)
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)
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
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
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
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
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
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
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
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
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

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, 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))
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		Other insurance
	Types	Primary
Lloyd's associations	Loss costs	Excess
Private versus government insurers	Components	Pro rata share
Admitted versus nonadmitted insurers	Negligence	Limits of liability
Domestic, foreign, and alien insurers	Elements of a negligent act	Per occurrence (accident)
Financial status (independent rating	Defenses against negligence	Per person
services)	Damages	Per project
Marketing (distribution) systems	Compensatory — special versus	Per location
Agents and general rules of agency	general	
Insurer as principal	Punitive	Aggregate
Agent/insurer relationship	Absolute liability	Sublimit
Authority and powers of agents	Strict liability	Split
Express	Vicarious liability	Combined single
Implied	Causes of loss (perils)	Ordinance or law provision
Apparent	Proximate cause	Vacancy vs. non-occupancy
Responsibilities to the applicant/insured	Named perils versus special (open) perils	First Named insured provisions
Contracts	Direct loss	Duties after loss
Elements of a legal contract	Consequential or indirect loss	Assignment
Offer and acceptance	Blanket versus specific insurance	Abandonment
Consideration	Basic types of construction	Insurer provisions
	Loss Valuation	Liberalization
Competent parties		Subrogation
Legal purpose	Actual cash value	Salvage
Characteristics of insurance contracts	Replacement cost	Loss settlement options
Contract of adhesion	Guaranteed	Duty to defend
Aleatory contract	Functional	Coinsurance
Personal contract	Market value	Third-party provisions
Unilateral contract	Agreed value	Standard mortgage clause
Conditional contract Legal concepts and interpretations	Stated amount	Loss payable clause
affecting contracts	Policy structure	No benefit to the Bailee
Indemnity	Declarations	Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701;
Utmost good faith	Definitions	S467)
Representations/ misrepresentations (3105)	Insuring agreement or clause	Certificate of Insurance (501-504)
Warranties (3106)	Additional/supplementary coverage	Dwelling (2014) Policy - 6%
Rescission	Conditions	Purpose and eligibility
	Exclusions	Coverage forms — Perils insured against
Concealment Fraud	Endorsements	Basic
	Common policy provisions	Broad
Waiver and estoppel Property and Casualty Insurance Basics -	Insureds — named, first named, additional, defined	Special
13%	Policy period	Property coverages
Principles and concepts	Policy territory	Coverage A — Dwelling
Insurable interest	Cancellation and nonrenewal (3425,	Coverage B — Other structures
Underwriting	3426)	Coverage C — Personal property
Function	Earned premium calculation Pro rata, short rate, and flat	
Prohibition of geographical redlining (3429, 3429-a, 3430,	cancellation	Coverage D — Fair rental value Coverage E — Additional living
3433; Reg 90, Parts 218.1 to	Deductibles	expense
218.7) Insurance Risk Score (credit	Self Insured Retention (SIR)	Other coverages
scoring)		General exclusions

Conditions	Auto ID cards New York Automobile Insurance Plan	Exclusions
Selected Endorsements Special provisions — New York (DP 01	(Assigned Risk) (5301-5304)	Medical payments coverage
31)	Purpose	Coverage for damage to your auto
Broad theft endorsement (DP 04 83)	Eligibility	Collision
Dwelling under construction (DP 11	Coverage	Other than collision/comprehensive
43)	Binding authority	Deductibles
Personal liability supplement	Comprehensive Motor Vehicle	Transportation expenses
Homeowners (2011) Policy - 14%	Insurance Reparations Act (PIP) (5101- 5108)	Exclusions
Purpose and eligibility	Notice of claim	Duties after an accident or loss
Coverage forms	Medical	General provisions
HO-2 through HO-6, HO-8	Rehabilitation	Selected endorsements
Definitions	Loss of earnings	Amendment of policy provisions —
Section I — Property coverages	Funeral	New York (PP 01 79)
Coverage A — Dwelling	Substitution services	Towing and labor costs (PP 03 03)
Coverage B — Other structures		Miscellaneous type vehicle — New York (PP 03 29)
Coverage C — Personal property	Tort limitation/verbal threshold	Named non-owner coverage —
Coverage D — Loss of use	Optional coverages	New York (PP 03 30)  Rental vehicle coverage — New
Additional coverages	OBEL	York (PP 03 46)
Section II — Liability coverages	Additional PIP  Motor Vehicle Accident	Joint ownership coverage — New York (PP 03 78)
Coverage E — Personal liability	Indemnification Corporation Act	Out of state coverage
Coverage F — Medical payments to others	(5201-5225) Uninsured/Underinsured motorist	Commercial auto (2010)
Additional coverages	(3420(f))	Commercial auto coverage forms
Perils insured against	Definitions	Business auto
	Bodily injury only	Garage
Exclusions	Required limits	Truckers
Conditions	Mandatory coverage	Motor carrier
Selected endorsements Special provisions — New York (HO 01	Supplementary uninsured/underinsured motorist	Coverage form sections
31)	coverage (3420(f)(2)(A)(B); Reg 35-A,	Covered autos
Earthquake (HO 04 54)	Parts 60-2.0 to 60-2.4)	
Identity fraud expense (HO 04 55)	Definitions	Liability coverage
Scheduled personal property (HO 04 61)	Optional	Garage keeper's coverage
Personal property replacement cost	Nonstacking	Physical damage coverage
(HO 04 90)		Exclusions
Home business (HO 07 01)	Coverage limits  Mandatory inspection requirements for	Conditions
Personal injury — New York (HO 24 86) Workers' compensation — certain	private passenger automobiles (Reg	Definitions  Hired auto and non-owned auto
residence employees — New York (HO	79, Parts 67.0 to 67.11)	liability - New York
24 93) Water Back Up and Sump Discharge or	Cancellation/nonrenewal (3425)	Selected endorsements
Overflow (HO 23 85)	Grounds	Lessor — additional insured and loss payee (CA 20 01)
Auto Insurance - 11%	Notice	Mobile equipment (CA 20 24)
Laws	Choice of repair shop (2610)	Auto medical payments coverage
New York Motor Vehicle Financial Responsibility Law	Supplemental spousal liability (3420(g))	(CA 99 03)  Drive other car coverage (CA 99
Required limits of liability (Veh &	Personal (2005) auto policy	10)
Traf 333) Transportation Network	Purpose and eligibility	Individual named insured (CA 99 17)
Companies (Ridesharing) (Veh &	Definitions	
Traf Article 44-B)  Required proof of insurance (Veh	Liability coverage	Employees as insureds (CA 99 33)
& Traf 311(3))	Bodily injury and property	Commercial carrier regulation
Insurance Information and Enforcement System (IIES)	damage	The Motor Carrier Act of 1980 Endorsement for motor carrier
notification to DMV (Veh & Traf	Supplementary payments	policies of insurance for public
313(2))	Who is insured	liability (MCS-90)

Commercial Package Policy (CPP) - 11%	Special	Farm liability coverage forms (2006)
Components of a commercial policy	Selected endorsements	Coverage H — Bodily injury and property damage liability
Common policy declarations	Spoilage (CP 04 40)	Coverage I — Personal and
Common policy conditions	Earthquake and volcanic eruption (CP 10 40)	advertising injury liability
First Named Insured	Flood coverage (CP 10 65)	Coverage J — Medical payments
Monoline versus package		Businessowners (2010) Policy - 8%
Commercial general liability (2013)	Ordinance or law (CP 04 05)	Purpose and eligibility
Commercial general liability coverage	Protective safeguards	Businessowners property coverage
forms Bodily injury and property	Commercial crime (2013)	Coverage
damage liability	General definitions	Causes of loss
Premises and operations	Burglary	Exclusions
Products and completed operations	Theft	Limits of insurance
Personal and advertising injury	Robbery  Coverage trigger — discovery and	Deductibles
liability  Damage to Rented Premises (Fire	loss sustained	Loss conditions
Legal Liability)	Crime coverage forms	General conditions
Medical payments coverage	Commercial crime coverage forms	Optional coverages
Exclusions	Coverages	Additional coverages
Supplementary payments	Employee theft	Definitions
Who is an insured	Forgery or alteration	
Limits of insurance	Inside the premises — theft of	Businessowners liability coverage form
Conditions	money and securities	Coverages
Definitions	Inside the premises — robbery or safe burglary of other property	Exclusions
	Outside the premises	Who is an insured
Insured contract	Computer fraud	Limits of insurance
Occurrence versus claims-made	Funds transfer fraud	General conditions
Claims-made and reported Claims made features (Reg 121, Part	Money orders and counterfeit	Definitions
73)	money	Businessowners common policy conditions form
Trigger	Identity theft	Selected endorsements
Retroactive date	Commercial inland marine	Hired auto and non-owned auto
Extended reporting periods — basic versus supplemental	Nationwide marine definition	liability – New York (BP 04 36)
***	Bailee Insurance	Named Perils (BP 10 09)
Claim information Owners and contractors protective	Commercial inland marine conditions forms	Workers' Compensation Insurance - 8%
liability	Commercial inland marine coverage	Workers' compensation laws
Commercial property (2012)	forms	Types of laws
Commercial property conditions (CP 00 90)	Contractors equipment floater	Monopolistic versus competitive
Coverage forms	Electronic data processing	Compulsory versus elective
Building and personal property	Motor truck cargo	New York Workers' Compensation Law
Condominium association	Equipment breakdown protection coverage form (EB 00 20)	Exclusive remedy (WC 11)
Condominium commercial unit-	Farm coverage	Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
owners  Builders risk (CP 11 21)	Farm property coverage forms (2003)	Independent/Subcontractor
Business income/extra expense	Coverage A — Dwellings Coverage B — Other private	Covered injuries (WC 2(7), 10, 13, 18)
Business Interruption/time	structures	Grave injuries (WC 11)
element	Coverage C — Household personal property	Occupational disease (WC 3(2),
Legal liability	Coverage D — Loss of use	37-48)
Extra expense	Coverage E — Scheduled farm	Benefits provided (WC 12-16)  Claims reporting requirements
Definitions	personal property Coverage F — Unscheduled farm	(Workers' Compensation Board
Causes of loss forms	personal property	Regulation Part 314.7)
Basic	Coverage G — Other farm	Federal workers' compensation laws Federal Employers Liability Act
Broad	structures	(FELA) (45 USC 51-60)

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)
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)
Accident and Health Insurance - 4% Individual health insurance policy general provisions
Required provisions (3216(d)(1))
Other provisions (3216(d)(2))
Disability income and related insurance
Qualifying for disability benefits
Inability to perform duties — own occupation or any occupation
Individual disability income insurance
Basic total disability plan Coordination with social insurance and Workers' Compensation benefits
Medical plans
Medical plan concepts
Types of plans

Major medical insurance (indemnity plans) Health Maintenance Organizations (HMOs) Preferred provider organizations (PPOs) and Point-of-Service (POS) plans and Exclusive provider organizations (EPOs) New York dependent requirements (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 HIPAA (Health Insurance Portability and Accountability Act) requirements Eligibility Guaranteed issue Renewability Privacy protections Federal Patient Protection and Affordable Care Act Affordable Care Act Preexisting conditions Insurance exchanges Eligibility (individual and small employer) Benchmark plan State vs. federal Metal levels Enrollment period Individual mandate 10 Essential benefits Group health and blanket insurance Characteristics of group insurance Group contract Certificate of coverage Experience rating versus community rating **Medicare supplements** 

#### New York Property and Casualty Insurance Consultant

Series 17-58

150 Questions - 2.5-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))	34.5)	Financial status (independent rating services)
Sell (2101(n))	Commissions and compensation (2102(e), 2114-2116, 2119; Regs	Marketing (distribution) systems
Solicit (2101(o))	9, 18, 29, Part 20.6; Reg 194, Part	Agents and general rules of agency
Types of licensees	30) Termination responsibilities of	Insurer as principal
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)	producer (2112(g)) Examination of books and records	Agent/insurer relationship
Brokers (2101(c, h, k); 2104)	(2404; Reg 152, Parts 243.0 to 243.3)	Authority and powers of agents
Consultants (2107)	Insurance Frauds Prevention Act (401- 405, Financial Services 403-405)	Express
Adjusters (2101(g), 2108)	Aiding Unauthorized Insurer (2117)	Implied
Nonresident (2101(d, e);	Prohibitions (403)	Apparent
2103(g)(5, 11); 2136) Business entities (2101(p),	Reporting (405)	Responsibilities to the
2103(e))	Consumer privacy regulation (Reg 169,	applicant/insured
Temporary (2109; Regs 9, 18, 29, Part 20.1)	Parts 420.0 to 420.24) Producer Compensation Transparency	Contracts
Maintenance and duration	(Reg 194, Parts 30.1 to 30.5)	Elements of a legal contract
Renewal (2103(j); Reg 5, Part	Cyber Security Requirements for Financial Services Companies (Reg 23)	Offer and acceptance
21.2)	Federal regulation	Consideration
Continuing education (2108, 2132)	Fair Credit Reporting Act (15 USC	Competent parties
Assumed names (2102(f)) Change of address (all addresses,	1681a-1681d) Fraud and false statements including	Legal purpose
including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg	1033 waiver (18 USC 1033, 1034)	Characteristics of insurance contracts
7, Part 23.4)	General Insurance - 10%	Contract of adhesion
Reporting of actions (2110(i)(j))	Concepts	Aleatory contract
Disciplinary actions	Risk management key terms	Personal contract
Hearings - Notice and Process (2405, 2406, Financial Services	Risk (pure and speculative)	Unilateral contract
305)	Exposure	Conditional contract  Legal concepts and interpretations
Suspension, revocation, and nonrenewal (2110)	Hazard (physical, moral, morale)	affecting contracts
Penalties (2127, 109)	Peril	Reasonable expectations
State regulation	Loss	Indemnity
Superintendent's general duties and	Methods of handling risk	Utmost good faith
powers (2404, Financial Services 201, 202, 301)	Avoidance	Representations/ misrepresentations (3105)
Company regulation	Retention	Warranties (3106)
Certificate of authority (1102)	Sharing	Rescission
Solvency (307)	Reduction	Concealment
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)	Transfer (by contractual liability or insurance contract)	Fraud
Appointment of agent (2112(a-c))	Elements of insurable risks	Waiver and estoppel
Termination of agent	Adverse selection	Property and Casualty Insurance Basics -
appointment (2112(d); Regs 9, 18, 29, Part 20.2)	Law of large numbers	16%
Unfair and prohibited practices	Reinsurance	Principles and concepts
Misrepresentation (2123; Reg 64,	Insurers	Insurable interest
Part 216.3)	Risk retention and risk purchasing	Underwriting
False advertising (2603)	Types of insurers	Function Prohibition of geographical
Defamation of insurer (2604) Unfair discrimination (2606-2608,	Stock companies	redlining (3429, 3429-a, 3430,
2612)	Mutual companies	3433; Reg 90,
Rebating (2324)		Parts 218.1 to 218.7) Insurance Risk Score (credit
Licensee regulation	Fraternal benefit societies	scoring)
Controlled business (2103(i))	Lloyd's associations	Rates
Sharing commissions (2121, 2128)	Private versus government insurers	Types
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)	Admitted versus nonadmitted insurers	Loss costs
License display (Reg 125, Part	Domestic, foreign, and alien insurers	Components
<u> </u>		

Negligence	Per occurrence (accident)	Dwelling under construction (DP 11 43)
Elements of a negligent act	Per person	Personal liability supplement
Defenses against negligence	Per project	Homeowners (2011) Policy - 15%
Damages	Per location	Purpose and eligibility
Compensatory — special versus general	Aggregate	Coverage forms
Punitive	Sublimit	HO-2 through HO-6, HO-8
Absolute or Strict liability	Split	Definitions
Vicarious liability	Combined single	Section I — Property coverages
Causes of loss (perils)	Ordinance or law provision	Coverage A — Dwelling
Proximate cause	Vacancy vs. non-occupancy	Coverage B — Other structures
Named perils versus special	First Named insured provisions	Coverage C — Personal property
(open) perils	Duties after loss	
Direct loss	Assignment	Coverage D — Loss of use
Consequential or indirect loss	Abandonment	Additional coverages
Blanket versus specific insurance	Insurer provisions	Section II — Liability coverages
Basic types of construction	Liberalization	Coverage E — Personal liability  Coverage F — Medical payments to
Loss Valuation	Subrogation	others
Actual cash value	Salvage	Additional coverages
Replacement cost	Loss settlement options	Perils insured against
Guaranteed	Duty to defend	Exclusions
Functional	Coinsurance	Conditions
Market value	Third-party provisions	Selected endorsements
Agreed value	Standard mortgage clause	Special provisions — New York (HO 01 31)
Stated amount		Earthquake (HO 04 54)
Policy structure	Loss payable clause	Identity fraud expense (HO 04 55)
Declarations	No benefit to the Bailee Terrorism Risk Insurance Act of 2002 and	Scheduled personal property (HO 04
Definitions	Extension Act of 2015 (15 USC 6701; S467)	61) Personal property replacement cost
Insuring agreement or clause	Certificate of Insurance (501-504)	(HO 04 90)
Additional/supplementary coverage	Dwelling (2014) Policy - 6%	Home business (HO 07 01)
Conditions	Purpose and eligibility	Personal injury — New York (HO 24 86)
Exclusions		Workers' compensation — certain residence employees — New York (HO
Endorsements	Coverage forms — Perils insured against	24 93)
Common policy provisions	Basic	Water Back Up and Sump Discharge or Overflow (HO 23 85)
Insureds — named, first named,	Broad	Auto Insurance - 10%
additional, defined	Special	Laws
Policy period	Property coverages	New York Motor Vehicle Financial
Policy territory Cancellation and nonrenewal (3425,	Coverage A — Dwelling	Responsibility Law Required limits of liability (Veh &
3426)	Coverage B — Other structures	Traf 333)
Earned premium calculation	Coverage C — Personal property	Transportation Network Companies (Ridesharing) (Veh &
Pro rata, short rate, and flat cancellation	Coverage D — Fair rental value Coverage E — Additional living	Traf Article 44-B) Required proof of insurance (Veh
Deductibles	expense	& Traf 311(3))
Self Insured Retention (SIR)	Other coverages	Insurance Information and Enforcement System (IIES)
Other insurance	General exclusions	notification to DMV (Veh & Traf
Primary	Conditions	313(2))
Excess	Selected Endorsements	Auto ID cards  New York Automobile Insurance Plan
Pro rata share	Special provisions — New York (DP 01 31)	(Assigned Risk) (5301-5304)
Limits of liability	Broad theft endorsement (DP 04 83)	Purpose
i zamo o. naprity	Eloda dilere elidolociment (bil 04 05)	Eligibility

Notice of claim  Notice of claim  Notice of claim  Duties after an accident or loss  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)  Medical putties after an accident or loss  Bodily injury and property damage liability  Premises and operations  Products and completed operations  Products and completed operations  Personal and advertising injury liability  Damage to Rented Premises (Fire Legal Liability)  Named non-owner coverage — New York (PP 03 29)  Nental vehicle coverage — New York (PP 03 46)  Joint ownership coverage — New York (PP 03 78)  Who is an insured  Limits of insurance	Deductibles Vehicle 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 78) Joint ownership coverage – New York (PP 03 78) Out of state coverage Truckers Business auto Commercial auto (2010) Commercial auto coverage forms Business auto Coverage form sections  First Mamed Insured Monotine 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
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101- 5108)  Notice of claim  Medical  Rehabilitation  Loss of earnings Funeral  Towing and labor costs (PP 03 29)  Named non-owner coverage  Optional coverages  OBEL  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Commercial general liability (2013)  Commercial general liability (2013)	Transportation expenses
Insurance Reparations Act (PIP) (5101- 5108)  Rotice 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)  Insurance Reparations Act (PIP) (5101-  Exclusions  Duties after an accident or loss  Duties after an accident or loss  Bodily injury and property damage liability  Premises and operations  Products and completed operations  Products and completed operations  Personal and advertising injury liability  Damage to Rented Premises (Fin Legal Liability)  Medical payments coverage  Exclusions  Supplementary payments  Who is an insured  Limits of insurance	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 39) Named non-owner coverage — New York (PP 03 39) Rental vehicle coverage — New York (PP 03 78) Duties after an accident or loss General provisions New York (PP 01 79) Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 39) Rental vehicle coverage — New York (PP 03 39) Rental vehicle coverage — New York (PP 03 78) Duties after an accident or loss General provisions New York (PP 01 79)  Towing and labor costs (PP 03 03) Miscellaneous type vehicle — New York (PP 03 39) Rental vehicle coverage — New York (PP 03 30) Rental vehicle coverage — New York (PP 03 78)  Duties after an accident or loss Dermiss and 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 and reported Claims made features (Reg 121, Part 73) Trigger Retroactive date Extended reporting periods — basic versus supplemental Claim information Owners and contractors protective
Exclusions	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 30) Rental vehicle coverage – New York (PP 03 30)  Rental vehicle coverage – New York (PP 03 78) Joint ownership coverage – New York (PP 03 78)  Tred motorist  Commercial auto (2010)  Commercial auto coverage forms  Business auto  Garage Truckers A)(B); Reg 35-A, (B) Covered autos Liability coverage Physical damage coverage Physical damage coverage Products and completed operations Premises and operations Premises and operations Premises and operations Premises and operations Personal and advertising injury liability Damage to Rented Premises (Fire Legal Liability) Damage to Rented Premise (Fir
Notice of claimDuties after an accident or lossBodily injury and property damage liabilityMedicalGeneral provisionsPremises and operationsRehabilitationSelected endorsementsProducts and completed operationsLoss of earningsAmendment of policy provisions – New York (PP 01 79)Personal and advertising injury liabilityTowing and labor costs (PP 03 03)Miscellaneous type vehicle – New York (PP 03 29)Damage to Rented Premises (Find Legal Liability)Tort limitation/verbal thresholdNamed non-owner coverage – New York (PP 03 30)Medical payments coverageOptional coveragesNentral vehicle coverage – New York (PP 03 46)ExclusionsAdditional PIPJoint ownership coverage – New York (PP 03 78)Supplementary paymentsMotor Vehicle Accident Indemnification Corporation Act (5201-5225)Out of state coverageLimits of insurance	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 78)  Joint ownership coverage – New York (PP 03 78)  Tradion Act  Out of state coverage  Commercial auto (2010)  Commercial auto coverage forms  Business auto  Garage  Truckers  Al(B); Reg 35-A, (1)  Liability coverage  Garage keeper's coverage  Physical damage coverage  Physical damage coverage  Duties after an accident or loss  Bodily injury and property damage liability  Premises and operations  Products and completed operations  Products
Rehabilitation  Rehabilitation  Loss of earnings  Funeral  Towing and labor costs (PP 03 03)  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Renablitation  Selected endorsements  Amendment of policy provisions – New York (PP 01 79)  Personal and advertising injury liability  Damage to Rented Premises (Fire Legal Liability)  Medical payments coverage – New York (PP 03 30)  Exclusions  Substitution services  Amendment of policy provisions – New York (PP 03 03)  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	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  Fed motorist  Commercial auto (2010) Commercial auto coverage forms Business auto  Garage Truckers Al(B); Reg 35-A, (1) Liability coverage 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
Selected endorsements  Loss of earnings Amendment of policy provisions – New York (PP 01 79)  Funeral  Substitution services Tort limitation/verbal threshold Optional coverages OBEL Additional PIP Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Selected endorsements Amendment of policy provisions – New York (PP 01 79) Personal and advertising injury liability Damage to Rented Premises (Fire York (PP 03 29) Named non-owner coverage – New York (PP 03 30) Rental vehicle coverage – New York (PP 03 46) Supplementary payments Who is an insured Limits of insurance	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 30) 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  Truckers  Garage  Motor carrier  Truckers  Motor carrier  Coverage form sections  A)(B); Reg 35-A, H)  Covered autos  Liability  Damage to Rented Premises (Fire Legal Liability)  Medical payments coverage  Exclusions  Supplementary payments  Supplementary payments  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 completed operations  Products and completed operations  Personal and advertising injury  liability  Damage to Rented Premises (Fire Legal Liability  Damage to Rented Premises (Fire Legal Liability  Medical payments coverage  Exclusions  Supplementary payments  Units of insurance  Conditions  Definitions  Insured contract  Occurrence versus claims-made  Claims made features (Reg 121, Part 73)  Trigger  Retroactive date  Extended reporting periods — basic versus supplemental  Claim information  Owners and contractors protective
Loss of earnings  Amendment of policy provisions — New York (PP 01 79)  Funeral  Towing and labor costs (PP 03 03)  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Amendment of policy provisions — New York (PP 01 79)  Personal and advertising injury liability Damage to Rented Premises (Fire Vork (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)  Undermification Corporation Act (5201-5225)  Amendment of policy provisions — Operations  Personal and advertising injury liability  Damage to Rented Premises (Fire Vork (PP 03 29)  Medical payments coverage  Exclusions  Supplementary payments  Who is an insured  Limits of insurance	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 36) Rental vehicle coverage – New York (PP 03 78)  Doration Act  Out of state coverage  Truckers  Garage  Truckers  Motor carrier  Coverage form sections A)(B); Reg 35-A, (4)  Garage keeper's coverage  Physical damage coverage  Amendment of policy provisions – New York (PP 03 03) Personal and advertising injury liability Damage to Rented Premises (Fire Legal Liability)  Personal and advertising injury liability Damage to Rented Premises (Fire Legal Liability)  Personal and advertising injury liability Damage to Rented Premises (Fire Legal Liability)  Medical payments coverage  Exclusions  Supplementary payments  Who is an insured  Conditions  Definitions  Insured contract  Occurrence versus claims-made  Claims made features (Reg 121, Part 73)  Trigger  Retroactive date  Extended reporting periods – basic versus supplemental  Claim information  Owners and contractors protective
Funeral  Substitution services Tort limitation/verbal threshold Optional coverages OBEL Additional PIP Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  New York (PP 01 79) Personal and advertising injury liability Damage to Rented Premises (Fire York (PP 03 29) Named non-owner coverage — New York (PP 03 30) Rental vehicle coverage — New York (PP 03 46) Supplementary payments Who is an insured Limits of insurance	Towing and labor costs (PP 03 03)  Miscellaneous type vehicle — New York (PP 03 29)  Named non-owner coverage — New York (PP 03 46)  Joint ownership coverage — New York (PP 03 78)  Out of state coverage  Tommercial auto (2010)  Commercial auto coverage forms  Business auto  Garage  Truckers  Motor carrier  Motor carrier  A)(B); Reg 35-A, (4)  Liability coverage  Physical damage coverage  Towing and labor costs (PP 03 03)  Miscellaneous type vehicle — New York (PP 03 29)  Medical payments coverage  Exclusions  Supplementary payments  Who is an insured  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
Substitution services Tork limitation/verbal threshold Optional coverages OBEL Additional PIP Motor Vehicle Accident Indemnification Corporation Act (5201-5225) Tork limitation/verbal threshold Miscellaneous type vehicle — New York (PP 03 029) Named non-owner coverage — New York (PP 03 30) Rental vehicle coverage — New York (PP 03 46) Supplementary payments Who is an insured Limits of insurance	Miscellaneous type vehicle — New York (PP 03 29)  Named non-owner coverage — New York (PP 03 30)  Rental vehicle coverage — New York (PP 03 78)  Damage to Rented Premises (Fire Legal Liability)  Medical payments coverage  Exclusions  Supplementary payments  Supplementary payments  Who is an insured  Limits of insurance  Commercial auto (2010)  Commercial auto coverage forms  Business auto  Garage  Truckers  age  Motor carrier  ed motorist  Coverage form sections  Trigger  A)(B); Reg 35-A, 4)  Liability coverage  Physical damage coverage  Physical damage coverage  Physical damage coverage  Owners and contractors protective
Tort limitation/verbal threshold  Optional coverages  OBEL  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  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)  Who is an insured  Limits of insurance	Professional Profe
Optional coverages  OBEL  OBEL  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Named non-owner coverage — Medical payments coverage New York (PP 03 30) Rental vehicle coverage — New York (PP 03 46) Supplementary payments Supplementary payments Who is an insured Limits of insurance	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)  Toration Act  Out of state coverage  Commercial auto (2010) Commercial auto coverage forms Business auto Garage Truckers  A)(B); Reg 35-A, (A)(B); Reg 35-A, (A
OBEL  Rental vehicle coverage — New York (PP 03 46)  Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Rental vehicle coverage — New York (PP 03 46)  Joint ownership coverage — New York (PP 03 78)  Who is an insured  Limits of insurance	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  A)(B); Reg 35-A, 4)  Coverage form sections  Liability coverage  Garage keeper's coverage  Physical damage coverage  Physical damage coverage  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
Additional PIP  Motor Vehicle Accident Indemnification Corporation Act (5201-5225)  Supplementary payments Who is an insured  Supplementary payments  Who is an insured  Limits of insurance	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  A)(B); Reg 35-A, 4)  Coverage form sections  Liability coverage  Physical damage coverage  Joint ownership coverage — New York (PP 03 78)  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
Motor Vehicle Accident York (PP 03 78) Who is an insured  Indemnification Corporation Act (5201-5225)  Out of state coverage Limits of insurance	York (PP 03 78)  Out of state coverage  Commercial auto (2010)  Commercial auto coverage forms  Business auto  Garage  Truckers  Motor carrier  Motor carrier  Coverage form sections  Covered autos  Liability coverage  Garage keeper's coverage  Physical damage coverage  Definitions  Definitions  Limits of insurance  Conditions  Definitions  Definitions  Liabilitors  Conditions  Definitions  Liabilitors  Conditions  Conditions  Definitions  Insured contract  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
(5201-5225) Successful Control of Misurance (5201-5225)	Commercial auto (2010)  Commercial auto coverage forms  Business auto  Garage  Truckers  Motor carrier  A)(B); Reg 35-A, 4)  Liability coverage  Garage keeper's coverage  Physical damage coverage  Commercial auto (2010)  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
	Commercial auto coverage forms  Business auto  Garage  Truckers  Motor carrier  A)(B); Reg 35-A, 4)  Liability coverage  Garage keeper's coverage  Physical damage coverage  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
	Commercial auto coverage forms  Business auto  Garage  Truckers  Motor carrier  A)(B); Reg 35-A, 4)  Liability coverage  Garage keeper's coverage  Physical damage coverage  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
(3420(f))	Business auto Garage Occurrence versus claims-made Truckers Motor carrier A)(B); Reg 35-A, Liability coverage Garage keeper's coverage Physical damage coverage  Business auto 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
Definitions	Garage  Truckers  Motor carrier  Coverage form sections  Covered autos  Liability coverage  Garage keeper's coverage  Physical damage coverage  Truckers  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
Bodily injury only	Truckers  Motor carrier  ed motorist A)(B); Reg 35-A, A) Coverage form sections  Liability coverage Garage keeper's coverage Physical damage coverage  Truckers  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
Required limits	Age Motor carrier Claims made features (Reg 121, Part 73)  Coverage form sections Trigger  Covered autos Retroactive date  Liability coverage Extended reporting periods — basic versus supplemental  Claim information Owners and contractors protective
Mandatory coverage Claims made features (Reg 121, Part	motor carrier  73)  Coverage form sections  A)(B); Reg 35-A,  Covered autos  Liability coverage  Garage keeper's coverage  Physical damage coverage  Physical damage coverage  Trigger  Retroactive date  Extended reporting periods — basic versus supplemental  Claim information  Owners and contractors protective
Supplementary Motor carrier 73)	A)(B); Reg 35-A, 4)  Covered autos  Retroactive date  Extended reporting periods — basic versus supplemental  Claim information  Physical damage coverage  Owners and contractors protective
uninsured/underinsured motorist Coverage form sections Trigger	4) Covered autos Retroactive date Liability coverage Extended reporting periods — basic versus supplemental  Claim information Physical damage coverage Owners and contractors protective
Parts 60-2.0 to 60-2.4) Covered autos Retroactive date	Garage keeper's coverage  Physical damage coverage  Claim information Owners and contractors protective
	Garage keeper's coverage  Physical damage coverage  Claim information  Owners and contractors protective
Ontional Garage keeper's coverage	Physical damage coverage Owners and contractors protective
	Exclusions liability
Coverage limits Exclusions liability	
Mandatory inspection requirements for Conditions Commercial property (2012)	00.00.00
private passenger automobiles (Reg 79, Parts 67.0 to 67.11)  Definitions  Commercial property conditions (CP 00 90)	1) Definitions 00 90)
Hired auto and non-owned auto Cancellation/nonrenewal (3425) Liability - New York Coverage forms	Hired auto and non-owned auto
Grounds Selected endorsements Building and personal property	mac (5/25)
Lorent additional incured and	Selected elidol Sellielit?
loss payee (CA 20 01) Condominium commercial unit-	Lorger additional incured and
Choice of repair shop (2610)  Supplemental spousal liability  Mobile equipment (CA 20 24)  owners	Lessor — additional insured and loss payee (CA 20 01)  Condominium association Condominium commercial unit-
(3420(g))  Auto medical payments coverage CA 99 03)  Builders risk (CP 11 21)	Lessor — additional insured and loss payee (CA 20 01)  (2610) Mobile equipment (CA 20 24)  Condominium association Condominium commercial unitowners
Personal (2005) auto policy  Drive other car coverage (CA 99  Business income/extra expense  10)  Business Interruption/time	Lessor — additional insured and loss payee (CA 20 01)  (2610) Mobile equipment (CA 20 24) liability  Lessor — additional insured and Condominium association Condominium commercial unitowners  owners  Builders risk (CP 11 21)
Purpose and eligibility Individual named insured (CA 99 element	Lessor — additional insured and loss payee (CA 20 01)  (2610)  Mobile equipment (CA 20 24)  liability  Auto medical payments coverage CA 99 03)  Drive other car coverage (CA 99  Lessor — additional insured and Condominium association  Condominium association  Condominium commercial unit- owners  Builders risk (CP 11 21)  Business income/extra expense
Definitions 17) Legal liability	Lessor — additional insured and loss payee (CA 20 01)  (2610)  Mobile equipment (CA 20 24)  liability  Auto medical payments coverage CA 99 03)  icy  Drive other car coverage (CA 99  10)  Condominium association  Condominium commercial unit- owners  Builders risk (CP 11 21)  Business income/extra expense
Liability coverage Employees as insureds (CA 99 33) Extra expense	Lessor — additional insured and loss payee (CA 20 01)  (2610) Mobile equipment (CA 20 24) Auto medical payments coverage CA 99 03)  Carpon of the car coverage (CA 99 10)  Mobile equipment (CA 20 24) Builders risk (CP 11 21)  Business income/extra expense 10) Business Interruption/time element
Bodily injury and property Commercial carrier regulation Definitions	Lessor — additional insured and loss payee (CA 20 01)  (2610)  Mobile equipment (CA 20 24)  Auto medical payments coverage (CA 99 03)  icy  Drive other car coverage (CA 99 10)  Individual named insured (CA 99 17)  Employees as insureds (CA 99 33)  Lessor — additional insured and Condominium association  Condominium commercial unit-  owners  Builders risk (CP 11 21)  Business Interruption/time element  Legal liability  Extra expense
The Motor Carrier Act of 1980  Causes of loss forms	Lessor — additional insured and loss payee (CA 20 01)  (2610) Mobile equipment (CA 20 24) Auto medical payments coverage CA 99 03)  Drive other car coverage (CA 99 10)  Mobile equipment (CA 20 24) Builders risk (CP 11 21)  Business income/extra expense Business Interruption/time element  Individual named insured (CA 99 17)  Employees as insureds (CA 99 33)  Extra expense
Who is insured Policies of insurance for public Basic	Lessor — additional insured and loss payee (CA 20 01)  (2610)  Mobile equipment (CA 20 24) Auto medical payments coverage (CA 99 03)  icy  Drive other car coverage (CA 99 10)  Individual named insured (CA 99 17)  Employees as insureds (CA 99 33)  property  Legal liability  Employees as insureds (CA 99 33)  Extra expense  Definitions  The Motor Carrier Act of 1980  Condominium association  Condominium commercial unit-  owners  Builders risk (CP 11 21)  Business income/extra expense  element  Legal liability  Extra expense  Definitions
liability (MCS-90)	Lessor — additional insured and loss payee (CA 20 01)  (2610)  Mobile equipment (CA 20 24) Auto medical payments coverage (CA 99 03)  Drive other car coverage (CA 99 10)  Mobile equipment (CA 20 24) Builders risk (CP 11 21)  Business income/extra expense long automates interruption/time element  Individual named insured (CA 99 17)  Employees as insureds (CA 99 33)  Property  Commercial carrier regulation The Motor Carrier Act of 1980 Endorsement for motor carrier  Condominium association Condominium commercial unit-owners  Builders risk (CP 11 21)  Business income/extra expense element  Legal liability  Extra expense  Definitions  Causes of loss forms
Commercial Package Policy (CPP) - 10%	Lessor — additional insured and loss payee (CA 20 01)  (2610)  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)  property  Commercial carrier regulation  The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public
Components of a commercial policy	Lessor — additional insured and loss payee (CA 20 01)  (2610)  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)  property  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%  Condominium association  Condominium commercial unit-owners  Builders risk (CP 11 21)  Business income/extra expense  Business income/extra expense  element  Legal liability  Extra expense  Definitions  Causes of loss forms  Basic  Broad
Common policy declarations	Lessor — additional insured and loss payee (CA 20 01)  (2610)  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)  Property  Commercial carrier regulation  The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90)  S coverage  Components of a commercial policy  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
I DUISION JUDILAXE (CF U4 40)	Lessor — additional insured and loss payee (CA 20 01)  (2610) 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)  Property  Commercial carrier regulation  The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90)  S coverage  Components of a commercial policy  Common policy declarations  Legal liability  Extra expense  Definitions  Causes of loss forms  Basic  Broad  Special  Selected endorsements
Common policy conditions	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)  Property  Commercial carrier regulation  The Motor Carrier Act of 1980 Endorsement for motor carrier policies of insurance for public liability (MCS-90)  Endommercial Package Policy (CPP) - 10%  Components of a commercial policy  Common policy declarations  Legal liability  Extra expense  Definitions  Causes of loss forms  Basic  Broad  Special  Selected endorsements  Spoilage (CP 04 40)

(CP 10 40)	Coverage J — Medical payments	Workers' compensation and employer's liability insurance policy
Flood coverage (CP 10 65)	Businessowners (2010) Policy - 8%	General Section
Ordinance or law (CP 04 05)	Purpose and eligibility	Part One — Workers' compensation
Protective safeguards	Businessowners property coverage	insurance Part Two — Employers liability
Commercial crime (2013)	Coverage	insurance
General definitions	Causes of loss	Part Three — Other states insurance Part Four — Your duties if injury
Burglary	Exclusions	occurs
Theft	Limits of insurance	Part Five — Premium
Robbery	Deductibles	Part Six — Conditions
Coverage trigger — discovery and loss sustained	Loss conditions	Selected endorsements
Crime coverage forms	General conditions	Waiver of subrogation
	Optional coverages	Volunteer Firefighters/Ambulance
Commercial crime coverage forms	Additional coverages	endorsement (WC 31 00 01A, WC 31 00 03A)
Coverages	Definitions	Premium computation
Employee theft	Businessowners liability coverage form	Job classification-payroll and rates
Forgery or alteration Inside the premises — theft of	Coverages	Experience modification factor
money and securities	Exclusions	Premium discounts
Inside the premises — robbery or safe burglary of other property		
Outside the premises	Who is an insured	Participation (dividend) plans
	Limits of insurance	Other sources of coverage  New York State Insurance Fund (WC
Computer fraud	General conditions	76-100)
Funds transfer fraud  Money orders and counterfeit	Definitions Businessowners common policy	Self-insured employers and employer groups (WC 50, 60-75-a; Workers'
money	conditions form	Compensation Board Regulation Parts
ldentity theft	Selected endorsements	317.1 to 317.22)
Commercial inland marine	Hired auto and non-owned auto liability — New York (BP 04 36)	New York State Disability Benefits Law
Nationwide marine definition		Purpose
Bailee Insurance	Named Perils (BP 10 09)	Definitions
Commercial inland marine conditions forms	Workers' Compensation Insurance - 8%	Employment covered
Commercial inland marine coverage	Workers' compensation laws	Benefits
forms	Types of laws	Paid Family Leave
Contractors equipment floater	Monopolistic versus competitive	Purpose
Electronic data processing	Compulsory versus elective	Eligibility
Motor truck cargo	New York Workers' Compensation Law	Other Coverages and Options - 7%
Equipment breakdown protection coverage form (EB 00 20)	Exclusive remedy (WC 11)	Umbrella/excess liability policies
Farm coverage	Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)	Umbrella policies
Farm property coverage forms (2003)	Independent/Subcontractor	Personal (DL 98 01)
	Covered injuries (WC 2(7), 10, 13,	Commercial (CU 00 01)
Coverage A — Dwellings Coverage B — Other private	18)	Underlying Limits
structures	Grave injuries (WC 11) Occupational disease (WC 3(2),	
Coverage C — Household personal property	37-48)	Excess coverage
Coverage D — Loss of use	Benefits provided (WC 12-16)	Stand alone
Coverage E — Scheduled farm	Claims reporting requirements	Follow form
personal property  Coverage F — Unscheduled farm	(Workers' Compensation Board Regulation Part 314.7)	Specialty liability insurance
personal property	Federal workers' compensation laws	Errors and omissions
Coverage G — Other farm structures	Federal Employers Liability Act	Professional liability
Farm liability coverage forms (2006)	(FELA) (45 USC 51-60) U.S. Longshore and Harbor	Directors and officer's liability
Coverage H $-$ Bodily injury and	Workers' Compensation Act (33	Fiduciary liability
property damage liability Coverage I — Personal and	USC 904)	Liquor liability
advertising injury liability	The Jones Act (46 USC 688)	Dram shop

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
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Flood definition
Forms
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General
Residential Condominium Building Association Policy
Other policies
Watercraft New York Property Insurance
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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))	
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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 (21, 20; Regs 9, 18, 29, Part 20.2) 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)) Examination responsibilities of producer (2112, Parts 243.0) to 243.3)	
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) Licensee regulation Controlled business (2103(i)) Sharing commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Parts 20.3, 20.4) Licensee display (Reg 125, Part 30) Termination responsibilities of producer (2112(g)) Examination of books and records	Brokers (2101(c, h, k); 2104)
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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, Parts 20.6; Reg 194, Part 30) Termination responsibilities of producer (2112(g)) Examination of books and records	Adjusters (2101(g), 2108)
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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)) Examination of books and records	including email) (2134; Reg 5,
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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))  Examination of books and records	
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9, 18, 29, Part 20.6; Reg 194, Part 30) Termination responsibilities of producer (2112(g)) Examination of books and records	
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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; 5467) 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 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 Cowerage 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	
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 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 Cowerage 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	Insurance Frauds Prevention Act (401- 405, Financial Services 403-405)
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 Cowerage 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	Aiding Unauthorized Insurer (2117)
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	Prohibitions (403)
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	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) 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	Consumer privacy regulation (Reg 169,
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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	Terrorism Risk Insurance Act of 2002
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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	6701; 5467) New York Laws and Regulations
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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	Parts 218.1 to 218.7)
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Insurance Reparations Act (PIP) (5101-5108)  Notice of claim  Medical  Rehabilitation  Loss of earnings  Funeral  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL	
5108)  Notice of claim  Medical  Rehabilitation  Loss of earnings  Funeral  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL	
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Rehabilitation  Loss of earnings  Funeral  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL	Notice of claim
Rehabilitation  Loss of earnings  Funeral  Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL	Medical
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Funeral Substitution services Tort limitation/verbal threshold Optional coverages OBEL	
Substitution services  Tort limitation/verbal threshold  Optional coverages  OBEL	
Tort limitation/verbal threshold Optional coverages OBEL	
Optional coverages OBEL	
OBEL	Tort limitation/verbal threshold
	Optional coverages
Additional PIP	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))
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, 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 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)
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)

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)	

Adjusters (2101(g), 2108) Nonresident (2101(d, e); 2103(g)(5, 11); 2136) Business entities (2101(p), 2103(i)(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)(j)) Disciplinary actions Hearings-Notice and Process (2405, 2406, Financial Services 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-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 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)

Consultants (2107)

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Insurance Frauds Prevention Act (401- 405, Financial Services 403-405)	Authority and powers of agents	Strict liability
Aiding Unauthorized Insurer (2117)	Express	Vicarious liability
Prohibitions (403)	Implied	Causes of loss (perils)
Reporting (405)	Apparent	Proximate cause
Consumer privacy regulation (Reg 169,	Responsibilities to the	Named perils versus special
Parts 420.0 to 420.4)	applicant/insured	(open) perils
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)	Contracts	Direct loss
Cyber Security Requirements for	Elements of a legal contract	Consequential or indirect loss
Financial Services Companies (Reg 23)	Offer and acceptance	Blanket versus specific insurance
Federal regulation	Consideration	Basic types of construction
Fair Credit Reporting Act (15 USC 1681a-1681d)	Competent parties	Loss Valuation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)	Legal purpose	Actual cash value
General Insurance - 10%	Characteristics of insurance contracts	Replacement cost
	Contract of adhesion	Guaranteed
Concepts	Aleatory contract	Functional
Risk management key terms	Personal contract	Market value
Risk (pure and speculative)	Unilateral contract	Agreed value
Exposure	Conditional contract	Stated amount
Hazard (physical, moral, morale)	Legal concepts and interpretations	Policy structure
Peril	affecting contracts	Declarations
Loss	Indemnity	Definitions
Methods of handling risk	Utmost good faith Representations/	
Avoidance	misrepresentations (3105)	Insuring agreement or clause
Retention	Warranties (3106)	Additional/supplementary coverage
Sharing	Rescission	Conditions
Reduction	Concealment	Exclusions
Transfer (by contractual liability or insurance contract)	Fraud	Endorsements
Elements of insurable risks	Waiver and estoppel	Common policy provisions Insureds — named, first named,
Adverse selection	Property and Casualty Insurance Basics - 17%	additional, defined
Law of large numbers	Principles and concepts	Policy period
Reinsurance		Policy territory
Risk retention	Insurable interest	Cancellation and nonrenewal (3425, 3426)
	Underwriting	Earned premium calculation
Insurers Risk retention and risk purchasing	Function	Pro rata, short rate, and flat
groups	Prohibition of geographical redlining (3429, 3429-a, 3430,	cancellation
Types of insurers	3433; Reg 90, Parts 218.1 to 218.7)	Deductibles
Stock companies	Insurance Risk Score (credit	Self Insured Retention (SIR)
Mutual companies	scoring)	Other insurance
Fraternal benefit societies	Rates	Primary
Lloyd's associations	Types	Excess
Private versus government insurers	Loss costs	Pro rata share
Admitted versus nonadmitted insurers	Components	Limits of liability
Domestic, foreign, and alien insurers	Negligence	Per occurrence (accident)
Financial status (independent rating	Elements of a negligent act	Per person
services)	Defenses against negligence	Per project
Marketing (distribution) systems	Damages	Per location
Agents and general rules of agency	Compensatory — special versus	
Insurer as principal	general	Aggregate
Agent/insurer relationship	Punitive	Sublimit
	Absolute liability	Split

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Combined single	Coverage A — Dwelling	Funeral
Ordinance or law provision	Coverage B — Other structures	Substitution services
Vacancy vs. non-occupancy	Coverage C — Personal property	Tort limitation/verbal threshold
First Named insured provisions	Coverage D $-$ Loss of use	Optional coverages
Duties after loss	Additional coverages	OBEL
Assignment	Section II — Liability coverages	Additional PIP
Abandonment	Coverage E — Personal liability	Motor Vehicle Accident Indemnification Corporation Act
Insurer provisions	Coverage F — Medical payments to others	(5201-5225)
Liberalization		Uninsured/Underinsured motorist (3420(f))
Subrogation	Additional coverages	Definitions
Salvage	Perils insured against	Bodily injury only
Loss settlement options	Exclusions	
Duty to defend	Conditions	Required limits
Coinsurance	Selected endorsements Special provisions — New York (HO 01	Mandatory coverage Supplementary
	31)	uninsured/underinsured motorist
Third-party provisions	Earthquake (HO 04 54)	coverage (3420(f)(2)(A)(B); Reg 35-A,
Standard mortgage clause	Identity fraud expense (HO 04 55)	Parts 60-2.0 to 60-2.4)
Loss payable clause	Scheduled personal property (HO 04 61)	Definitions
No benefit to the Bailee  Certificate of Insurance vs. Binder (501-	Personal property replacement cost	Optional
504)	(HO 04 90)	Nonstacking
Dwelling (2014) Policy - 8%	Home business (HO 07 01)	Coverage limits
Purpose and eligibility	Personal injury — New York (HO 24 86)	Mandatory inspection requirements for
Coverage forms — Perils insured against	Workers' compensation — certain residence employees — New York (HO	private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Basic	24 93)	Cancellation/nonrenewal (3425)
Broad	Water Back Up and Sump Discharge or Overflow (HO 23 85)	Grounds
Special	Auto Insurance - 24%	Notice
Property coverages	Laws	Choice of repair shop (2610)
Coverage A — Dwelling	New York Motor Vehicle Financial Responsibility Law	Supplemental spousal liability
Coverage B — Other structures	Required limits of liability (Veh &	(3420(g))
Coverage C — Personal property	Traf 333) Transportation Network	Personal (2005) auto policy
Coverage D — Fair rental value	Companies (Ridesharing) (Veh &	Purpose and eligibility
Coverage E — Additional living	Traf Article 44-B)  Required proof of insurance (Veh	Definitions
expense	& Traf 311(3))	Liability coverage  Bodily injury and property
Other coverages	Insurance Information and Enforcement System (IIES)	damage
General exclusions	notification to DMV (Veh & Traf	Supplementary payments
Conditions	313(2))	Who is insured
Selected Endorsements	Auto ID cards New York Automobile Insurance Plan	Exclusions
Special provisions — New York (DP 01 31)	(Assigned Risk) (5301-5304)	Medical payments coverage
Broad theft endorsement (DP 04 83)	Purpose	Coverage for damage to your auto
(DP 04 72) Dwelling under construction (DP 11	Eligibility	Collision
43)	Coverage	Other than
Personal liability supplement	Binding authority	collision/comprehensive
Homeowners (2011) Policy - 24%	Comprehensive Motor Vehicle	Deductibles
Purpose and eligibility	Insurance Reparations Act (PIP) (5101- 5108)	Transportation expenses
Coverage forms	Notice of claim	Exclusions
HO-2 through HO-6, HO-8	Medical	Duties after an accident or loss
Definitions	Rehabilitation	General provisions
Section I — Property coverages	Loss of earnings	Selected endorsements
	Loss of Carrilles	Amendment of policy provisions —

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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

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
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 appearances
Court appearances

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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

Questions . Hour time time
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
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
Renewal (2108(i, j))

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	Lega
ance Regulation - 8%	Distinct o
sing requirements	Cont
Qualifications (2108(c,g))	Alea
Process (2108(d),(e))	Perso
Sond (2108(l))	Unila
ingerprints (2108(d)(2))	Conc
emporary adjuster permit (2108(h,	Legal into
uperintendent's general duties and	contracts
owers (2404, Financial Services 201,	Inde
02, 301)	Utmo
enance and duration	Repr
Renewal (2108(i, j))	misro
	52

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
<sub>F</sub> : 200

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
Doliny poriod
Policy territory Cancellation and nonrenewal (3425, 3426)
Deductibles
Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares

Reinstatement of limits	Non-Waiver Agreement	Common policy conditions
Coinsurance	Dwelling (2014) Policy - 10%	Monoline versus package
Vacancy or unoccupancy	Coverage forms — Perils insured against	Commercial property (2012)
Assignment	Basic	Commercial property conditions (CP 00 90)
Liberalization	Broad	Coverage forms
Third-party provisions	Special	Building and personal property
Standard mortgage clause	Property coverages	Condominium association
Loss payable clause	Coverage A — Dwelling	Condominium commercial unit- owners
No benefit to Bailee	Coverage B — Other structures	Builders risk (CP 11 21)
Certificate of insurance (501-504)	Coverage C — Personal property	
Adjusting Losses - 22%	Coverage D — Fair rental value	Business income/extra expense
Role of the adjuster	Coverage E — Additional living expense	Definitions
Duties and responsibilities	Other coverages	Causes of loss forms
Staff and independent adjuster versus	General exclusions	Basic
public adjuster		Broad
Relationship to the legal profession	Conditions	Special
Property losses	Selected endorsements Special provisions — New York (DP 01	Selected endorsements
Duties of insured after a loss	31)	Ordinance or law (CP 04 05)
Notice to insurer	Automatic increase in insurance (DP 04 11)	Spoilage (CP 04 40)
Mitigating the loss	Broad theft coverage (DP 04 83) (DP 04 72)	Earthquake and volcanic eruption (CP 10 40)
Proof of loss	Dwelling under construction (DP 11	Flood coverage (CP 10 65)
Special requirements	43)	Peak season limit of insurance (CF 12 30)
Produce books and records  Abandonment	Homeowners (2011) Policy - 13%	Value reporting form (CP 13 10)
	Coverage forms	Commercial inland marine
Determining value and loss	HO-2 through HO-6, HO-8	Nationwide marine definition
Burden of proof of value and loss	Definitions	Commercial inland marine conditions
Estimates	Section I — Property coverages	form  Commercial inland marine coverage
Depreciation	Coverage A — Dwelling	forms
Salvage Total Loss Valuation Methods (Reg	Coverage B — Other structures	Accounts receivable
64, Part 216.7(c)(1))	Coverage C — Personal property	Commercial articles
Claim settlement options	Coverage D — Loss of use	Contractors equipment floater
Payment and discharge	Additional coverages	Electronic data processing
Claims adjustment procedures	Perils insured against	Motor truck cargo
Settlement procedures	Exclusions	Equipment dealers
Advance payments	Conditions	Installation floater
Draft authority	Selected endorsements	Jewelers block
Execution of releases	Special provisions — New York (HO 01 31)	Signs
Subrogation procedures	Earthquake (HO 04 54)	Valuable papers and records
Alternative dispute resolution	Identity fraud expense (HO 04 55)	Transportation coverages
Appraisal	Scheduled personal property (HO 04	Common carrier legal liability
Competitive estimates	61) Personal property replacement cost	Motor truck cargo
Negotiation	(HO 04 90)	Transit coverage
Releases	Home business (HO 07 01)	
Mediator	Water Back Up and Sump Discharge or Overflow (HO 23 85)	Boiler and machinery (2001)  Equipment breakdown protection
		coverage form (EB 00 20)
Arbitrator	Commercial Package Policy (CPP) - 10%	Selected endorsements
Coverage Problems	Components of a commercial policy	Business income — Report of values (BM 15 31)
Reservation of Rights Letter	Common policy declarations	Actual cash value (BM 99 59)

E
Farm property coverage forms (2003)
Farm property coverage forms (2003)  Coverage A — Dwellings
Coverage A — Dwellings  Coverage B — Other private
structures Coverage C — Household personal
property
Coverage D — Loss of use Coverage E — Scheduled farm
personal property Coverage F — Unscheduled farm
personal property
Coverage G — Other farm structures
Mobile agricultural machinery and
equipment coverage form
Livestock coverage form
Definitions Cause of loss (basic, broad, and
special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than "livestock"
Businessowners (2010) Policy - 14%
Characteristics and purpose Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Who is an insured
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions
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 - 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
Aircraft hull
Watercraft
Difference in conditions

# New York Title Insurance Agent Series 17-81 60 questions - 1 Hour Time Limit

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

21.4, 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 (109, 2127, 6409(d))
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)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (6409(d))
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), 2113, 2119; Reg 9, 18, 29, Part 20.6)
Termination responsibilities of
producer (2112(g)) Rates and policy forms (2314, 2339,
6409 (a-c))
Approved rate manual
Examination of books and records (2404; Reg 152 Part 243.0 to 243.3)
Aiding Unauthorized Insurer (2117)
Taxable fees on service products
NYS sales tax
Prohibitions (403)
Reporting (405) Consumer privacy regulation (Reg 169
Part 420.0 to 420.24)
Insurance Frauds Prevention Act (401- 409)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial
Consists Companies (Pog 22)

Services Companies (Reg 23)

dividuals orporations eneral partnerships mited partnerships ctitious names rust agreements mited Liability Company (LLC) duciaries (executing trustees) ower of attorney/attorney in fact descriptions rpes of legal descriptions rpes of measurements used unguage of real descriptions ructure and format terpretation nsurance 25%	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
eneral partnerships mited partnerships ctitious names rust agreements mited Liability Company (LLC) duciaries (executing trustees) ower of attorney/attorney in fact descriptions rpes of legal descriptions rpes of measurements used anguage of real descriptions ructure and format terpretation	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
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ructure and format	Lot vs grantor/grantee  Abstract of title
ructure and format terpretation	Abstract of title
terpretation	
	Title Exceptions and Procedures for
nsurance 25%	Clearing Title 25%
	Principles and concepts
	General exceptions
	Recording and race notice
	Subdivision/filed maps
· · · · · · · · · · · · · · · · · · ·	Easements as exceptions to title
Individual	Lien periods
Business entities	Voluntary and involuntary liens
Municipality/government	Federal liens
Trusted estates	Tax lien
terests that can be insured	Judgement
Fee simple estate	Mortgage
Leasehold estate	Judgments
Life estate	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
Cooperative leasehold policy	Planned unit development
Mortgage foreclosure guaranty	Special problem areas and concerns
	Acknowledgments
Insuring provisions	Mechanic's lien
Schedule A	Bankruptcy
i	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 Itle 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 Insuring provisions

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Probate/administrations fraud	Closing continuation practices	Hospital and medical expense
Good faith	NY state transfer tax/TP 584	Long-term care expense
Forfeitures	NY state mortgage tax	Classes of accident and health insurance coverage
Foreclosure	RP 5217/equalization and assessment form	Individual and group
Mortgage	Recording	Private versus government
Tax lien	Types of records	Limited versus comprehensive
Deeds in lieu	Requirements to record	Self-insured versus insured
Common charge liens	Presumptions	Limited policies
Claims against the title	Tresumptions	Limited benefits and amounts
Lis pendens	New York Independent Accident and Health Insurance Adjuster	Required notice to insured
Mobile homes	Series 17-63	Types of limited policies
Principles of clearing title	60 Questions - 1-Hour Time Limit	Accident-only
Releases	Insurance Regulation - 10%	Specified (dread) disease
Role of title closer	Licensing requirements	Hospital indemnity (income)
Assignments	Qualifications (2108(c, g))	Dental insurance
Subordinations	Process (2108(d, f))	Vision care
Affidavits	Bond (2108(l))	Common exclusions from coverage
Omissions		
Statutory lien period vs. passage of	Fingerprints (2108(d)(2)) Temporary adjuster permit (2108(h,	Workers' Compensation
time	n)) Superintendent's general duties and	Cosmetic
Mutual indemnification agreement	powers (2404, Financial Services 201,	Experimental investigation
NYSTLA best practices	202, 301)	Medical necessities
Escrow deposit principles	Maintenance and duration	Accident and health insurance claims
Purpose of escrow	Renewal (2108(i, j))	Insured's notice
Fiduciary responsibilities	Assumed names (2102(f))	Standard claim forms Insurers' responsibility to provide
Real Estate Transactions 15%	Change of address (all addresses including email) (2134, Reg 25, Part	claim forms
Document review	26.6)	Insured's submission of proof of loss
Deeds	Reporting of actions (2110(i)(j))  Cyber Security Requirements for	Insurer's investigations/verification of loss
Warranty	Financial Services Companies (Reg 23)	Insurer's payment of claim
Bargain and sale	Disciplinary actions	Physical examination and autopsy
With covenants	Suspension, revocation, and nonrenewal (2110)	Legal actions
Without covenants	Hearings-notice and process (2405,	Understanding the Language of Medical
Quitclaim	2406, Financial services 305)	Reports - 10%
Deeds by fiduciaries	Penalties (2127)  Claim settlement laws and regulations	Medical terminology and abbreviations
Section 13 lien law	(Reg 64, Part 216)	Location terms
Leases and memorandums	Unfair claim practices (2601)	Movement terms
Mortgages	Misrepresentation (2108(o))	Prefixes, suffixes, and root words
Assignment of mortgages	Prohibitions (Reg 25, Part 26.5)	Abbreviations used in medical reports
Consolidation agreements	Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)	Medical specialties
Modification agreements	Federal Regulation	Basic human anatomy
Releases, satisfaction, and discharge	Fraud and false statements including	Skeletal structure
Partial releases of mortgage premises	1033 waiver (18 USC 1033, 1034) Accident and Health Insurance Basics -	Nervous system
Acknowledgment forms	17%	Respiratory system
Closing Procedures	Definition of potential claims	Cardiovascular system
Role of title closer	Accidental injury	Abdominal organs
Acknowledgment and execution of	Sickness and health	Common injuries and diseases
instruments	Principal types of losses and benefits	Strains and sprains
Scheduling of closing	Loss of income from disability	Dislocations

	Medical Plans - 8%	Renewability
Insuring clause	Business overhead expense policy	Guaranteed issue
Right to examine (free look)	Disability buy-sell policy	Eligibility
Other general provisions	Key person disability income	Accountability Act) requirements
Intoxicants and narcotics (3216(d)(2)(K))	Business disability insurance	and/or group) HIPAA (Health Insurance Portability ar
Illegal occupation (3216(d)(2)(J))	Long-term disability (LTD)	and/or group)  New York mandated offers (individual
(3216(d)(2)(l))	Short-term disability (STD)	New York required benefits (individua
Cancellation (3216(d)(2)(H)) Conformity with state statutes	Group versus individual plans	Newborn child coverage (3216(c)(4)(C))
Unpaid premium (3216(d)(2)(G))	Group disability income insurance	children (3216(c)(4)(A))
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Exclusions	4235(f)(1)(2)) Policy extension for handicapped
Other benefits (3216(d)(2)(E))	limited/at-work coverage	Dependent child age limit (3216(a)
Coordination of benefits	24-hour coverage versus	New York dependent requirements (individual and/or group)
Other provisions	Residual benefit	Retrospective review
Reinstatement (3216(d)(1)(D))	Total disability benefit	Concurrent review
Grace Period (3216(d)(1)(C))	Partial disability benefit	Prospective review
Time limit on certain defenses (3216(d)(1)(B))	Medical reimbursement benefit (nondisabling injury)	Utilization review
(3216(d)(1)(A)	Rehabilitation benefit	Cost containment in health care deliv
Required provisions Entire contract; changes	dismemberment	Catastrophic
General Provisions - 7%	Benefits Accidental death and	Indemnity plan features
ndividual Health Insurance Policy	(3216(d)(2)(F))	referral
Electroencephalography (EEG)	Relation of earnings to insurance	Primary care physician (PCP)
Electrocardiogram (EKG or ECG)	Future increase option (FIO) rider	In-network and out-of-network provider access
Arthroscopy	Cost of living adjustment (COLA) rider	General characteristics
Myelography	benefits	(EPOs)
Nerve conduction studies	Guaranteed renewability Other provisions affecting income	(PPOs), point-of-service (POS) plar and Exclusion Provider Organization
Electromyography (EMG)	Noncancelable (3216(d)(2)(H))	Preferred provider organizations
Computerized tomography (CT or CAT)	nonoccupational coverage	Other basic services
Magnetic resonance imaging (MRI)	Occupational versus	Hospital services
Radiography (X-ray)	Social insurance supplement (SIS)	Emergency care
Laboratory	Additional monthly benefit (AMB)	Referral (specialty) physician
Nedical tests	Individual premium considerations	Primary care physician (PCP)
Mental wellness	Coordination of benefits	Preventive care services (4303
Coronary thrombosis	Waiver of premium feature	General characteristics
Atherosclerosis	Elimination and benefit periods	Health Maintenance Organizations (HMOs)
Tachycardia	Income benefits	insureds
Stroke	Basic total disability plan	Exclusions from coverage  Provisions affecting cost to
Osteomyelitis	Individual disability income insurance	Common limitations
Arthritis	Proof of loss	Characteristics
Hypertension	Presumptive disability	plans)
Glaucoma	Any occupation	Types of plans  Major medical insurance (indemnit
Diabetes mellitus	Own occupation	subscribers/participants
Lung disease	Inability to perform duties	Insureds versus
Repetitive motion injuries	Qualifying for disability benefits	Any provider versus limited choice providers
Cumulative trauma	Disability Income and Related Insurance - 8%	usual/reasonable/customary charg
Burn classifications	Guaranteed renewable	comprehensive care  Benefit schedule versus
Brain injuries	Noncancelable	Specified coverages versus
Soft tissue injuries	Renewability clause (3216(g))	Fee-for-service basis versus prepai basis
Fractures	Consideration clause	Medical plan concepts
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Privacy protection	Exclusions (Reg 62, Part 52.25(b)(2))	Types of dental treatment
Federal Patient Protection and Affordable Care Act - 9%	Group Health and Blanket Insurance - 8%	Diagnostic and preventive
Affordable Care Act	Characteristics of group insurance	Restorative
Preexisting conditions	Group contract	Oral surgery
Insurance exchanges	Certificate of coverage	Endodontics
Eligibility (individual and small	Experience rating versus community	Periodontics
employer) APTC (Advance Premium Tax	rating	Prosthodontics
Credit)	Definition of eligible group (4235(b))	Orthodontics
Cost share reduction	Types of eligible groups (4235 & 4237)	Indemnity plans
Benchmark plan	Employment-related groups	Choice of providers
State vs. federal	Individual employer groups	Scheduled versus nonscheduled plans
Metal levels	Professional Employer organizations	Benefit categories
Catastrophic	Associations (alumni, professional and	Diagnostic/preventive services
Medical loss ratio	other) Customer groups (depositors, creditor-	
Actuarial value	debtor and others)	Basic services
Enrollment period	Blanket customer groups (teams, passengers, and others)	Major services
Individual mandate	Regulation of employer group insurance	Deductibles and coinsurance
	plans Employee Retirement Income Security	Combination plans
Employer shared responsibility	Act (ERISA)	Exclusions
Annual and lifetime dollar limits	Applicability	Limitations
10 Essential benefits	Fiduciary responsibilities	Predetermination of benefits
Long-term Care (LTC) Insurance - 8%	Reporting and disclosure/compliance	Employer group dental expense Integrated deductibles versus stand-
Benefits	Family Medical Leave Act (FMLA)	alone plans
LTC, Medicare and Medicaid compared	Relationship with Medicare	Minimizing adverse selection
Eligibility for benefits	Medicare secondary rules	Government Health Insurance Plans - 5%
Levels of care	Medicare secondary rules  Medicare carve-outs and	Workers' compensation
Skilled care	supplements Nondiscrimination rules (highly-	Eligibility
Intermediate care	compensated)	Benefits
Custodial care	Employer group health insurance	Social Security Disability
Types of care	Eligibility for coverage	Qualifications for disability benefits
Home health care	Annual open enrollment	Definition of disability
Adult day care	Employee eligibility	Waiting period
Respite care	Probationary period	Disability income benefits
Nursing home facility care	Dependent eligibility	
Assisted living	Coordination of benefits provision	New York State Disability Benefits Law
Benefit periods	(Reg 62, Part 52.23)	Purpose
Benefit amounts	Change of insurers or loss of coverage	Definitions
Activities of Daily Living (ADLs)	Events that terminate coverage	Employment covered
Optional benefits	Extension of benefits Continuation of coverage under	Benefits
Reimbursement versus	COBRA and New York	Medicaid
indemnity/cash Inflation protection (COLA) (Reg	continuations	Eligibility and benefits
62, Part 52.25(c)(3))	Conversion privilege (3221(e))	Child Health Plus
Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))	Small employer medical plans Definition of small employer (Reg 145,	Eligibility and benefits
Guarantee of insurability	Part 360.2(f))	Medicare
Return of premium	Benefit plans offered	Nature, financing, and administration
Shared care	Availability of coverage (Reg 145, Part	Part A — Hospital Insurance
Individual, group, and association	360.2(e) & 360.3)	Individual eligibility requirements
plans	Renewability (Reg 145, Part 360.2 (e))	Enrollment
Hybrid plans	Dental Insurance - 5%	Linottilent

	- Medical Insurance
Indi	vidual eligibility requirements
Cov	ollment erages and cost-sharing ounts
Exc	lusions
Part C –	- Medicare Advantage
Medical Savi	- Prescription Drug Insurance ings Accounts (MSAs), counts and Health Savings
Definitio	on
Eligibilit	У
Contribu	ution line
	v York (4326)
	rance for Senior Citizens and ds Individuals - 5%
Medicare su	pplements
Purpose	
	rollment (Reg 193, Part 58) dized Medicare supplement
Core	e benefits
Add	litional benefits
New Yor	k regulations and required
	ng (Red 193 Part 5X)
provisio Standar	ns (Reg 193, Part 58) ds for marketing (Reg 193,
provision Standard Part 58) Permitte	ds for marketing (Reg 193, ed compensation arrangements
provision Standard Part 58) Permitte (Reg 193 Appropr	ds for marketing (Reg 193, ed compensation arrangements 3, Part 58) iateness of recommended e or replacement (Reg 193,
provision Standard Part 58) Permitte (Reg 193 Appropr purchase Part 58) Replace Disclosu	ds for marketing (Reg 193, ed compensation arrangements 3, Part 58) iateness of recommended e or replacement (Reg 193,
provision Standard Part 58) Permitte (Reg 193 Appropr purchase Part 58) Replace Disclosu 58)	ds for marketing (Reg 193, ed compensation arrangements 3, Part 58) iateness of recommended e or replacement (Reg 193, ment (Reg 193, Part 58) re statement (Reg 193, Part
provision Standard Part 58) Permitte (Reg 193 Appropr purchase Part 58) Replace Disclosu 58)	ds for marketing (Reg 193, ed compensation arrangements 3, Part 58) iateness of recommended e or replacement (Reg 193, ed (Reg 193, Part 58) re statement (Reg 193, Part 58) bility (Reg 193, Part 58)
provision Standard Part 58) Permitte (Reg 193 Appropr purchase Part 58) Replace Disclosu 58) Renewal	ds for marketing (Reg 193, ed compensation arrangements 3, Part 58) iateness of recommended e or replacement (Reg 193, ment (Reg 193, Part 58) re statement (Reg 193, Part

# 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  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
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
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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	Draft authority	Special provisions — New York (HO 01 31)
Duties after loss	Execution of releases	Earthquake (HO 04 54)
Insurer provisions	Subrogation procedures	
Liberalization	Alternative dispute resolution	Identity fraud expense (HO 04 55)  Scheduled personal property (HO 04 61)
Subrogation	Appraisal	Personal property replacement cost
Salvage	Competitive estimates	(HO 04 90)
Loss settlement options	Negotiation	Home business (HO 07 01) Water Back Up and Sump Discharge or
Duty to defend	Releases	Overflow (HO 23 85)
Third-party provisions	Mediator	Commercial Package Policy (CPP) - 16%
Standard mortgage clause	Arbitrator	Components of a commercial policy
Loss payable clause	Coverage Problems	Common policy declarations
No benefit to the Bailee	Reservation of Rights Letter	Common policy conditions
Adjusting Losses - 14%	Non-Waiver Agreement	Monoline versus package
Role of the adjuster	Dwelling (2014) Policy - 10%	Commercial property (2012)
Duties and responsibilities	Coverage forms — Perils insured against	Commercial property conditions (CP 00
Staff and independent adjuster versus	Basic	90)
public adjuster	Broad	Coverage forms
Relationship to the legal profession		Building and personal property
Claim reporting	Special	Condominium association Condominium commercial unit-
Claim investigation	Property coverages	owners
Claim file documentation of events	Coverage A — Dwelling	Builders risk (CP 11 21)
Types of reports	Coverage B — Other structures	Business income/extra expense
Initial or first field	Coverage C — Personal property	Business Interruption/time element
Interim or status	Coverage D — Fair rental value	Definitions
Full formal	Coverage E — Additional living expense	Causes of loss forms
Property losses	Other coverages	Basic
Duties of insured after a loss	General exclusions	Broad
Notice to insurer	Conditions	Special
Mitigating the loss	Selected Endorsements Special provisions — New York (DP 01	Selected endorsements
Proof of loss	31)	Ordinance or law (CP 04 05)
Special requirements	Automatic increase in insurance (DP 04 11)	Spoilage (CP 04 40)
Produce books and records	Broad theft endorsement (DP 04 83)	Earthquake and volcanic eruption (CP 10 40)
Abandonment	Dwelling under construction (DP 11 43)	Flood coverage (CP 10 65)
Determining value and loss	Homeowners (2011) Policy - 18%	Peak season limit of insurance (CP
Burden of proof of value and loss	Coverage forms	12 30)
Estimates	HO-2 through HO-6, HO-8	Value reporting form (CP 13 10)
Depreciation	Definitions	Boiler and Machinery (2001)  Equipment breakdown protection
Salvage	Section I — Property coverages	coverage form (EB 00 20)
Claim settlement options	Coverage A — Dwelling	Business income — Report of values (BM 15 31)
Payment and discharge	Coverage B — Other structures	Actual cash value (BM 99 59)
Coverage problems	Coverage C — Personal property	Farm coverage
Dealing with coverage disputes		Farm property coverage forms (2003)
Reservation of rights letter	Coverage D — Loss of use	Coverage A — Dwellings
Nonwaiver agreement	Additional coverages	Coverage A — Dwettings  Coverage B — Other private
Declaratory judgment action	Perils insured against	structures  Coverage C — Household personal
Claims adjustment procedures	Exclusions	property
Settlement procedures	Conditions	Coverage D $-$ Loss of use
Advance payments	Selected endorsements	Coverage E — Scheduled farm
, arance payments		

	personal property
	Coverage F — Unscheduled farm
	personal property  Coverage G — Other farm
	structures
	Mobile agricultural machinery and equipment coverage form
	Livestock coverage form
Def	finitions
Caı	use of loss (basic, broad and special)
Cor	nditions
Exc	clusions
Lim	
Ado	ditional coverages
	Animals other than "livestock"
Busines	ssowners (2010) Policy - 12%
	teristics and purpose ssowners property coverage
	rd and special)
Cov	/erage
Caı	uses of loss
Exc	clusions
Lim	nits of insurance
Dec	ductibles
Los	s conditions
Ger	neral conditions
Opt	tional coverages
Ado	ditional coverages
	finitions
Busines form	ssowners common policy conditions
Selecte	d endorsements
Pro	tective safeguards (BP 04 30)
	lity services – direct damage (BP 04
56) Uti 57)	lity services — time element (BP 04
Other C	Coverages and Options - 10%
Nationa	al Flood Insurance Program
"Wr	rite your own" versus direct
	gibility
Elig	
	verage
	verage Flood definition
	Flood definition
	Flood definition Limits
Cov	Flood definition Limits Deductibles
Cov	Flood definition Limits Deductibles Increased cost of compliance of of loss requirement
Cov	Flood definition Limits Deductibles Increased cost of compliance of of loss requirement
Pro	Flood definition  Limits  Deductibles  Increased cost of compliance of of loss requirement

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

# New York Independent Casualty Adjuster Series 17-65

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
Elements of a legal contract
Elements of a legal contract Offer and acceptance
Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose
Elements of a legal contract Offer and acceptance Consideration Competent parties
Elements of a legal contract Offer and acceptance Consideration Competent parties Legal purpose Distinct characteristics of insurance
Elements of a legal contract  Offer and acceptance  Consideration  Competent parties  Legal purpose  Distinct characteristics of insurance contracts
Elements of a legal contract  Offer and acceptance  Consideration  Competent parties  Legal purpose  Distinct characteristics of insurance contracts  Contract of adhesion
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
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
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
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
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
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)
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)
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
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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

Maintenance and duration

Physical	Contribution by equal shares	Declaratory judgment action
Moral	Limits of liability	Claims adjustment procedures
Morale	Per occurrence (accident)	Settlement procedures
Negligence	Per person	Advance payments
Elements of a negligent act	Aggregate - general versus products/completed operations	Draft authority
Defenses against negligence	Single/split	Execution of releases
Damages	Combined single	Subrogation procedures
Compensatory — special versus general	Coinsurance	Alternative dispute resolution
Punitive	Named insured provisions	Appraisal
Absolute liability	Assignment	Competitive estimates
Strict liability	Abandonment	Negotiation
Vicarious liability	Duties after loss	Releases
Causes of loss (perils)	Insurer provisions	Mediator
Named perils versus special (open)	Liberalization	Arbitrator
perils	Subrogation	Coverage Problems
Direct loss	Salvage	Reservation of Rights Letter
Consequential or indirect loss	Loss settlement options	Non-Waiver Agreement
Blanket versus specific insurance	Duty to defend	Homeowners (2011) Policy - 16%
Loss Valuation	Third-party provisions	Coverage forms
Actual cash value	Standard mortgage clause	HO-2 through HO-6, HO-8
Broad evidence rule	Loss payable clause	Definitions
Replacement cost		Section II — Liability coverages
Guaranteed	No benefit to the Bailee	Coverage E — Personal liability
Functional	Adjusting Losses - 14%	Coverage F — Medical payments to
Market value	Role of the adjuster	others
Agreed value	Duties and responsibilities Staff and independent adjuster versus	Additional coverages
Stated amount	public adjuster	Exclusions
Policy structure	Relationship to the legal profession	Conditions
Declarations	Claim reporting	Selected endorsements
Definitions	Claim investigation	Special provisions — New York (HO 01 31)
Insuring agreement or clause	Claim file documentation of events	Identity fraud expense (HO 04 55)
Additional/supplementary coverage	Types of reports	Home business (HO 07 01)
Conditions	Initial or first field	Personal injury — New York (HO 24 86) Workers' compensation — certain
Exclusions	Interim or status	residence employees — New York (HO 24
Endorsements	Full formal	93)
Common policy provisions	Liability losses	Auto Insurance - 10%
Insureds — named, first named, additional, defined	Investigation procedures	Laws New York Motor Vehicle Financial
Policy period	Verify coverage	Responsibility Law
Policy territory	Determine liability	Required limits of liability (Veh & Traf 333)
Cancellation and nonrenewal (3425,	Gathering evidence	Required proof of insurance (Veh &
3426)	Physical evidence	Traf 311(3)) Insurance Information and
Deductibles	Witness statements	Enforcement System (IIES)
Policy limits	Determining value of intangible damages	notification to DMV (Veh & Traf 313(2))
Other insurance	Coverage problems	New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Noncurrency	Dealing with coverage disputes	
Primary	Reservation of rights letter	Purpose
Excess	Nonwaiver agreement	Eligibility
Pro rata share		Coverage

Binding authority	General provisions	Products and completed operations
Comprehensive Motor Vehicle Insurance	Selected endorsements	Personal and advertising injury
Reparations Act (PIP) (5101-5108)	Amendment of policy provisions —	liability Damage to Rented Premises (Fire
Notice of claim	New York (PP 01 79)	Legal Liability)
Medical	Towing and labor costs (PP 03 03)  Miscellaneous type vehicle — New	Medical payments coverage
Rehabilitation	York (PP 03 29)	Exclusions
Loss of earnings	Named non-owner coverage — New York (PP 03 30)	Supplementary payments
Funeral	Rental vehicle coverage — New York	Who is an insured
Substitution services	(PP 03 46)  Joint ownership coverage — New	Limits of insurance
Tort limitation/verbal threshold	York (PP 03 78)	Conditions
Optional coverages	Out of state coverage	Definitions
OBEL	Commercial auto (2010)	
Additional PIP	Commercial auto coverage forms	Occurrence versus claims-made
Motor Vehicle Accident Indemnification		Claims-made and reported
Corporation Act (5201-5225) Uninsured/Underinsured motorist	Business auto	Claims made features (Reg 121, Part 73)
(3420(f))	Garage	Trigger
Definitions	Truckers	Retroactive date
Bodily injury only	Motor carrier	Extended reporting periods — basic versus supplemental
Required limits	Coverage form sections	Claim information
	Covered autos	
Mandatory coverage Supplementary uninsured/underinsured	Liability coverage	Premises and operations
motorist coverage (3420(f)(2)(A)(B); Reg	Garage keeper's coverage	Products and completed operations
35-A, Parts 60-2.0 to 60-2.4)	Physical damage coverage	Insured contract Owners and contractors protective
Definitions	Exclusions	liability
Optional	Conditions	Commercial crime (2013)
Nonstacking		General definitions
Coverage limits	Definitions Hired auto and non-owned auto	Burglary
Mandatory inspection requirements for private passenger automobiles (Reg 79,	liability - New York	Theft
Parts 67.0 to 67.11)	Selected endorsements	
Cancellation/nonrenewal (3425)	Lessor — additional insured and loss payee (CA 20 01)	Robbery
Grounds		Crime coverage forms
Notice	Mobile equipment (CA 20 24)  Auto medical payments coverage	Commercial crime coverage forms
Choice of repair shop (2610)	(CA 99 03)	Coverages
	Drive other car coverage (CA 99 10)	Employee theft
Supplemental spousal liability (3420(g))	Individual named insured (CA 99 17)	Forgery or alteration
Personal (2005) auto policy	Employees as insureds (CA 99 33)	Inside the premises — theft of money and securities
Definitions	Commercial carrier regulation	Inside the premises — robbery or
Liability coverage	The Motor Carrier Act of 1980	safe burglary of other property
Bodily injury and property damage	Endorsement for motor carrier	Outside the premises
Supplementary payments	policies of insurance for public liability (MCS-90)	Computer fraud
Who is insured		Funds transfer fraud
Exclusions	Commercial Package Policy (CPP) - 14%	Money orders and counterfeit money
Medical payments coverage	Components of a commercial policy	ldentity theft
Coverage for damage to your auto	Common policy declarations	Farm coverage
	Common policy conditions	Farm liability coverage forms (2006)
Collision	Monoline versus package	Coverage H — Bodily injury and
Other than collision/comprehensive	Commercial general liability (2013)	property damage liability
Deductibles	Commercial general liability coverage forms	Coverage I — Personal and advertising injury liability
Transportation expenses	Bodily injury and property damage	Coverage J — Medical payments
Exclusions	liability	Livestock coverage form
Duties after an accident or loss	Premises and operations	
		Definitions

Conditions Part Five - Premium Temporary adjuster permit (2108(h, n)) Superintendent's general duties and **Exclusions** Part Six - Conditions powers (2404, Financial Services 201, 202, 301) Limits Selected endorsements Maintenance and duration Additional coverages Voluntary compensation Renewal (2108(i, j)) Animals other than livestock Foreign coverage endorsement Assumed names (2102(f)) Businessowners (2010) Policy - 9% Other sources of coverage Change of address (all addresses New York State Insurance Fund (WC 76-Characteristics and purpose including email) (2134, Reg 25, Part Self-insured employers and employer Businessowners liability coverage form groups (WC 50, 60-75-a; Workers' Reporting of actions (2110(i)(j)) Coverages Compensation Board Regulation Parts Cyber Security Requirements for 317.1 to 317.22) **Exclusions** Financial Services Companies (Reg 23) Other Coverages and Options - 11% Who is an insured Disciplinary actions Umbrella/excess liability policies Limits of insurance Cease and desist (2405) Suspension, revocation, and nonrenewal Personal (DL 98 01) General conditions  $(21\dot{1}0)$ Commercial (CU 00 01) Definitions Penalties (2127) Businessowners common policy conditions Specialty liability insurance Claim settlement laws and regulations (Reg 64, Part 216) Errors and omissions Selected endorsements Unfair claim practices (2601) Hired auto and non-owned auto liability Professional liability New York (BP 04 36) Misrepresentation (2108(o)) Directors and officer's liability Named Perils (BP 10 09) Prohibitions (Reg 25, Part 26.5) Fiduciary liability Consumer privacy regulation (Reg 169, Workers' Compensation Insurance - 6% Liquor liability Parts 420.0 to 420.4) Workers' compensation laws Dram shop Federal Regulation Fraud and false statements including Types of laws Employment practices liability 1033 waiver (18 USC 1033, 1034) Monopolistic versus competitive Environmental liability Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; Compulsory versus elective Cyber Liability S467) New York Workers' Compensation Law Excess lines (Reg 41, Part 27) Insurance Basics - 10% Definition of Excess Lines (nonadmitted Exclusive remedy (WC 11) market) Contract basics Employment covered (required, voluntary) (WC 2(3, 4, 5), 10) Licensing requirements (2105) Elements of a legal contract Covered injuries (WC 2(7), 10, 13, Ocean marine insurance Offer and acceptance Major coverages Grave injuries (WC 11) Consideration Occupational disease (WC 3(2), 37-Hull insurance Competent parties Protection and indemnity Legal purpose Benefits provided (WC 12-16) Distinct characteristics of insurance Special disability fund (RL WC Implied warranties contracts 15(8)(h)) Other policies Claims reporting requirements Contract of adhesion (Workers' Compensation Board Watercraft Aleatory contract Regulation Part 314.7) Identity theft Volunteer Firefighters Rescue (or Personal contract Personal recreational vehicles (ATVs, ambulance) snowmobiles) Unilateral contract Federal workers' compensation laws Conditional contract Federal Employers Liability Act New York Independent Automobile Legal concepts and interpretations (FELA) (45 USC 51-60) Insurance Adjuster affecting contracts U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904) Series 17-66 Indemnity The Jones Act (46 USC 688) 60 Questions - 1-Hour Time Limit Utmost good faith Workers' compensation and employer's Representations/misrepresentations liability insurance policy (3105)Insurance Regulation - 10% **General Section** Warranties (3106) Licensing requirements Part One – Workers' compensation Concealment insurance Qualifications (2108(c, g)) Fraud Part Two — Employers liability insurance Process (2108(d, f)) Waiver and estoppel Part Three — Other states insurance Bond (2108(l)) Insurance principles and concepts Part Four – Your duties if injury occurs Fingerprints (2108(d)(2))

Insurable interest	Limits of liability	Payment and discharge
Hazards	Per occurrence (accident)	Liability losses
Physical	Per person	Investigation procedures
	Aggregate - general versus	
Moral	products/completed operations	Verify coverage
Morale	Single/split	Determine liability
Negligence	Combined single	Gathering evidence
Elements of a negligent act	Coinsurance	Physical evidence
Defenses against negligence	Named insured provisions	Witness statements
Damages Compensatory — special versus	Assignment	Determining value of intangible damages
general	Abandonment	Coverage problems
Punitive	Insurer provisions	Dealing with coverage disputes
Absolute liability	Liberalization	Reservation of rights letter
Strict liability	Subrogation	Nonwaiver agreement
Vicarious liability	Salvage	Declaratory judgment action
Named perils versus special (open)	Loss settlement options	Claims adjustment procedures
perils	Duty to defend	Settlement procedures
Direct loss	Third-party provisions	Advance payments
Consequential or indirect loss		Draft authority
Blanket versus specific insurance	Loss payable clause	Execution of releases
Loss Valuation	No benefit to the Bailee	Subrogation procedures
Actual cash value	Adjusting Losses - 25%	Alternative dispute resolution
Replacement cost	Role of the adjuster	Appraisal
Guaranteed	Duties and responsibilities Staff and independent adjuster versus	
Functional	public adjuster	Competitive estimates
Market value	Relationship to the legal profession	Negotiation Releases
Agreed value	Claim reporting	Mediator
Stated amount	Claim investigation	
Policy structure	Claim file documentation of events	Arbitrator
Declarations	Types of reports	Coverage Problems
Definitions	Initial or first field	Reservation of Rights Letter
Insuring agreement or clause	Interim or status	Non-Waiver Agreement
Additional/supplementary coverage	Full formal	Auto Insurance - 55%
Conditions	Property losses	Laws New York Motor Vehicle Financial
Exclusions	Duties of insured after a loss	Responsibility Law
Endorsements	Notice to insurer	Required limits of liability (Veh & Traf 333)
Common policy provisions	Mitigating the loss	Required proof of insurance (Veh &
Insureds — named, first named,	Proof of loss	Traf 311(3)) New York Automobile Insurance Plan
additional, defined		(Assigned Risk) (5301-5304)
Policy period	Special requirements	Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)
Policy territory	Produce books and records	Notice of claim
Cancellation and nonrenewal (3425, 3426)	Abandonment	Medical
Deductibles	Determining value and loss	
Other insurance	Burden of proof of value and loss	Rehabilitation
Noncurrency	Estimates	Loss of earnings
Primary	Depreciation	Funeral
Excess	Salvage Total Loss Valuation Mothods (Pog	Substitution services
	Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1))	Tort limitation/verbal threshold
Pro rata share		Optional coverages

		,
OBEL	Commercial auto (2010)	Cyber Security Requirements for Financial Services Companies (Reg 23)
Additional PIP	Commercial auto coverage forms	Disciplinary actions
Motor Vehicle Accident Indemnification	Business auto	Cease and desist (2405)
Corporation Act (5201-5225) Uninsured/Underinsured motorist	Garage	Suspension, revocation, and nonrenewal
(3420(f))		(2110)
Definitions	Truckers	Penalties (2127)
	Motor carrier	Claim settlement laws and regulations (Reg
Bodily injury only	Coverage form sections	64, Part 216)
Required limits	Covered autos	Unfair claim practices (2601)
Mandatory coverage	Liability coverage	Misrepresentation (2108(o))
Supplementary uninsured/underinsured		Suit against insurer (3404)
motorist coverage (3420(f)(2)(A)(B); Reg 35-A,Parts 60-2.0 to 60-2.4)	Garage keeper's coverage	
	Physical damage coverage	Prohibitions (Reg 25, Part 26.5) Consumer privacy regulation (Reg 169,
Definitions	Exclusions	Parts 420.0 to 420.4)
Optional	Conditions	Federal Regulation
Nonstacking	Definitions	Fraud and false statements including
Coverage limits	Hired auto and non-owned auto \	1033 waiver (18 USC 1033, 1034)
Mandatory inspection requirements for	liability - New York	Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701;
private passenger automobiles (Reg 79, Parts 67.0 to 67.11)	Selected endorsements	S467)
/	Lessor — additional insured and loss	Insurance Basics - 10%
Cancellation/nonrenewal (3425)	payee (CA 20 01)	
Grounds	Mobile equipment (CA 20 24)	Contract basics
Notice	Auto medical payments coverage (CA 99 03)	Elements of a legal contract
Choice of repair shop (2610)	Drive other car coverage (CA 99 10)	Offer and acceptance
Supplemental spousal liability (3420(g))		Consideration
Personal (2005) auto policy	Individual named insured (CA 99 17)	Competent parties
	Employees as insureds (CA 99 33)	Legal purpose
Definitions	Commercial carrier regulation	Distinct characteristics of insurance
Liability coverage	The Motor Carrier Act of 1980	contracts
Bodily injury and property damage	Endorsement for motor carrier	Contract of adhesion
Supplementary payments	policies of insurance for public liability (MCS-90)	Aleatory contract
Who is insured	tiability (MC3-70)	Personal contract
	New York Independent Aviation Insurance	
Exclusions	Adjuster	Unilateral contract
Medical payments coverage	Series 17-67	Conditional contract
Coverage for damage to your auto	60 Questions - 1-Hour Time Limit	Legal concepts and interpretations affecting contracts
Collision		
Other than collision/comprehensive	Insurance Regulation - 10%	Indemnity
		Utmost good faith
Deductibles	Licensing requirements	Representations/misrepresentations (3105)
Transportation expenses	Qualifications (2108(c, g))	
Exclusions	Process (2108(d, f))	Warranties (3106)
Duties after an accident or loss	Bond (2108(l))	Concealment
General provisions	Fingerprints (2108(d)(2))	Fraud
		Waiver and estoppel
Selected endorsements  Amendment of policy provisions —	Temporary adjuster permit (2108(h, n)) Superintendent's general duties and	Insurance principles and concepts
New York (PP 01 79)	powers (2404, Financial Services 201,	
Towing and labor costs (PP 03 03)	202, 301)	Insurable interest
Miscellaneous type vehicle — New	Maintenance and duration	Hazards
York (PP 03 29)	Renewal (2108(i, j))	Physical
Named non-owner coverage — New York (PP 03 30)	Assumed names (2102(f))	Moral
Rental vehicle coverage — New York	Change of address (all addresses	Morale
(PP 03 46)	including email) (2134, Reg 25, Part	
Joint ownership coverage — New York (PP 03 78)	26.6)	Negligence
	Reporting of actions (2110(i)(j))	Elements of a negligent act
Out of state coverage		Defenses against negligence

Damages	Single/split	Verify coverage
Compensatory — special versus general	Combined single	Determine liability
Punitive	Reinstatement of limits	Gathering evidence
Absolute liability	Coinsurance	Physical evidence
Strict liability	Vacancy or unoccupancy	Witness statements
Vicarious liability	Named insured provisions	Determining value of intangible damage
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	Nonwaiver agreement
Blanket versus specific insurance	Liberalization	Declaratory judgment action
Basic types of construction	Subrogation	Claims adjustment procedures
Loss Valuation	Salvage	Settlement procedures
Actual cash value	Loss settlement options	Advance payments
Broad evidence rule	Duty to defend	Draft authority
Replacement cost	Third-party provisions	Execution of releases
Guaranteed	Loss payable clause	
Functional	No benefit to the Bailee	Subrogation procedures
Market value		Alternative dispute resolution
Agreed value	Adjusting Losses - 18%	Appraisal
Stated amount	Role of the adjuster	Competitive estimates
Policy structure	Duties and responsibilities Staff and independent adjuster versus	Negotiation
Declarations	public adjuster	Releases
Definitions	Relationship to the legal profession	Mediator
Insuring agreement or clause	Claim reporting	Arbitrator
Additional/supplementary coverage	Claim investigation	Coverage Problems
Conditions	Claim file documentation of events	Reservation of Rights Letter
Exclusions	Types of reports	Non-Waiver Agreement
Endorsements	Initial or first field	General Principles and Definitions - 20%
Common policy provisions	Interim or status	In flight
Insureds — named, first named,	Full formal	Not in flight
additional, defined	Property losses	Use of airplane
Policy period	Duties of insured after a loss	Conversion
Policy territory	Notice to insurer	Loss of use
Cancellation and nonrenewal (3425, 3426)	Mitigating the loss	Proximate cause
Deductibles	Proof of loss	General average
Policy limits	Special requirements	Aviation Hull Coverages - 9%
Other insurance	Produce books and records	Comprehensive
Noncurrency	Abandonment	Named perils
Primary	Determining value and loss	Deductibles
Excess		Aircraft Liability Coverages - 23%
Pro rata share	Burden of proof of value and loss	Bodily injury liability (excluding
Contribution by equal shares	Estimates	passengers)
Limits of liability	Depreciation	Property damage liability
	Salvage	Passenger bodily injury liability
Per occurrence (accident)	Claim settlement options	Medical payments
Per person Aggregate - general versus	Payment and discharge	Admitted liability
	Liability losses	Airport and Hangar keepers Liability - 10%

Hangar keeper's liability	Contract of adhesion	Per occurrence (accident)
New York Independent Fidelity and Surety	Aleatory contract	Assignment
Adjuster	Personal contract	Subrogation
Series 17-68	Unilateral contract	Adjusting Losses - 18%
60 Questions - 1-Hour Time Limit	Conditional contract	Role of the adjuster
	Legal concepts and interpretations affecting contracts	Duties and responsibilities
Insurance Regulation - 10%		Staff and independent adjuster versus
Licensing requirements	Indemnity	public adjuster
Qualifications (2108(c, g))	Utmost good faith Representations/	Relationship to the legal profession
Process (2108(d, f))	misrepresentations (3105)	Claim reporting
Bond (2108(l))	Warranties (3106)	Claim investigation
Fingerprints (2108(d)(2))	Concealment	Claim file documentation of events
Temporary adjuster permit (2108(h, n))	Fraud	Types of reports
Superintendent's general duties and powers (2404, Financial Services 201,	Waiver and estoppel	Initial or first field
202, 301)	Insurance principles and concepts	Interim or status
Maintenance and duration	Insurable interest	Full formal
Renewal (2108(i, j))	Hazards	Fidelity and surety
Assumed names (2102(f))	Physical	Duties of an insured after a loss
Change of address (all addresses including email) (2134, Reg 25, Part	Moral	Determining value and loss
26.6)	Morale	Burden of proof of value and loss
Reporting of actions (2110(i)(j))	Negligence	Claim settlement options
Cyber Security Requirements for Financial Services Companies (Reg 23)	Elements of a negligent act	Payment and discharge
Disciplinary actions	Defenses against negligence	Coverage problems
Cease and desist (2405)	Policy structure	Dealing with coverage disputes
Suspension, revocation, and nonrenewal	Declarations	Reservation of rights letter
(2110)	Definitions	Nonwaiver agreement
Penalties (2127) Claim settlement laws and regulations (Reg	Insuring agreement or clause	Declaratory judgment action
64, Part 216)	Additional/supplementary coverage	Claims adjustment procedures
Unfair claim practices (2601)	Conditions	Settlement procedures
Misrepresentation (2108(o))	Exclusions	Advance payments
Suit against insurer (3404)		Draft authority
Prohibitions (Reg 25, Part 26.5)	Endorsements	Execution of releases
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)	Common policy provisions Insureds — named, first named,	Subrogation procedures
Federal Regulation	additional, defined	Alternative dispute resolution
Fraud and false statements including	Policy period	Appraisal
1033 waiver (18 USC 1033, 1034) Terrorism Risk Insurance Act of 2002 and	Policy territory	Competitive estimates
Extension Act of 2015 (15 USC 6701;	Cancellation and nonrenewal (3425, 3426)	Negotiation
S467)	Deductibles	Releases
Insurance Basics - 10%	Policy limits	Mediator
Contract basics	Other insurance	
Elements of a legal contract	Noncurrency	Arbitrator
Offer and acceptance	Primary	Coverage Problems
Consideration	Excess	Reservation of Rights Letter
Competent parties	Pro rata share	Non-Waiver Agreement
Legal purpose		Surety Bonds - 31%
Distinct characteristics of insurance contracts	Contribution by equal shares	Nature of surety bonds
	Limits of liability	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

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

64, Part 216)

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

Declaratory judgment action	New York Independent General Adjuster	Conditional contract
Claims adjustment procedures	Series 17-70	Legal concepts and interpretations affecting contracts
Settlement procedures	100 Questions - 2-Hour Time Limit	Indemnity
Advance payments		Utmost good faith
Draft authority	Insurance Regulation - 6%	Representations/misrepresentation (3105)
Execution of releases	Licensing requirements	Warranties (3106)
Subrogation procedures	Qualifications (2108(c, g))	Concealment
Alternative dispute resolution	Process (2108(d, f))	Fraud
Appraisal	Bond (2108(l))	Waiver and estoppel
Competitive estimates	Fingerprints (2108(d)(2))	Insurance principles and concepts
Negotiation	Temporary adjuster permit (2108(h, n)) Superintendent's general duties and	Insurable interest
Releases	powers (2404, Financial Services 201,	Hazards
Mediator	202, 301)	
Arbitrator	Maintenance and duration	Physical
Coverage Problems	Renewal (2108(i, j))	Moral
Reservation of Rights Letter	Assumed names (2102(f))  Change of address (all addresses	Morale
Non-Waiver Agreement	including email) (2134, Reg 25, Part	Negligence
Commercial Package Policy (CPP) - 38%	26.6)	Elements of a negligent act
Components of a commercial policy	Reporting of actions (2110(i)(j))  Cyber Security Requirements for	Defenses against negligence
Common policy declarations	Financial Services Companies (Reg 23)	Damages  Compensatory — special versus
Common policy conditions	Disciplinary actions	general
First Named Insured	Cease and desist (2405)	Punitive
Monoline versus package	Suspension, revocation, and nonrenewal (2110)	Absolute liability
ommercial inland marine	Penalties (2127)	Strict liability
Nationwide marine definition	Claim settlement laws and regulations (Reg	Vicarious liability
Bailee Insurance	64, Part 216)	Causes of loss (perils)
Commercial inland marine conditions	Unfair claim practices (2601)	Named perils versus special (open)
forms Commercial inland marine coverage	Misrepresentation (2108(o))	Direct loss
forms	Suit against insurer (3404)	Consequential or indirect loss
Accounts receivable	Prohibitions (Reg 25, Part 26.5)  Consumer privacy regulation (Reg 169.	•
Commercial articles	Parts 420.0 to 420.4)	Blanket versus specific insurance
Contractors equipment floater	Federal Regulation	Basic types of construction
Electronic data processing	Fraud and false statements including 1033 waiver (18 USC 1033, 1034)	Loss Valuation
Equipment dealers	Terrorism Risk Insurance Act of 2002 and	Actual cash value
Installation floater	Extension Act of 2015 (15 USC 6701; S467)	Broad evidence rule
Jewelers block	Insurance Basics - 6%	Replacement cost
Signs	Contract basics	Guaranteed
Valuable papers and records	Elements of a legal contract	Functional
Transportation coverages	Offer and acceptance	Market value
Common carrier legal liability	Consideration	Agreed value
Motor truck cargo		Stated amount
Transit coverage	Competent parties	Policy structure
Personal Inland Marine - 13%	Legal purpose Distinct characteristics of insurance	Declarations
Personal property floater	contracts	Definitions
Personal effects floater	Contract of adhesion	Insuring agreement or clause
Personal articles floater	Aleatory contract	Additional/supplementary coverage
i ei soliai ai ticles fluatei	Personal contract	Conditions
	Unilateral contract	Exclusions

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
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
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
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
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
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
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
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
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
Private versus government  Limited versus comprehensive  Self-insured versus insured  Limited policies  Limited benefits and amounts  Required notice to insured  Types of limited policies
Limited versus comprehensive  Self-insured versus insured  Limited policies  Limited benefits and amounts  Required notice to insured  Types of limited policies
Reg  Types of limited policies  Self-insured versus insured  Limited policies  Required notice to insured  Types of limited policies
Reg Required notice to insured  Types of limited policies
Reg  Required notice to insured  Types of limited policies
Reg Required notice to insured  Types of limited policies
Types of limited policies
Δccident-only
Accident only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Credit disability
Vision care
Common exclusions from coverage
Workers' Compensation
mages 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 exclusions	Medical	
Respiratory system	Conditions Rehabilitation		
Cardiovascular system	Selected Endorsements	Loss of earnings	
Abdominal organs	Special provisions — New York (DP 01 31)	Funeral	
Common injuries and diseases	Broad theft endorsement (DP 04 83)	Substitution services	
Strains and sprains	Dwelling under construction (DP 11 43)	Tort limitation/verbal threshold	
Dislocations	Personal liability supplement	Optional coverages	
Fractures	Homeowners (2011) Policy - 10%	OBEL	
Soft tissue injuries	Coverage forms	Additional PIP	
Brain injuries	HO-2 through HO-6, HO-8	Motor Vehicle Accident Indemnification	
Burn classifications	Definitions	Corporation Act (5201-5225)	
Cumulative trauma	Section I — Property coverages	Corporation Act (5201-5225) Uninsured/Underinsured motorist	
Repetitive motion injuries	Coverage A — Dwelling	(3420(f))	
Lung disease	Coverage B — Other structures	Definitions	
Diabetes mellitus		Bodily injury only	
	Coverage C — Personal property	Required limits	
Glaucoma	Coverage D — Loss of use	Mandatory coverage	
Hypertension	Additional coverages	Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg	
Arthritis	Section II — Liability coverages	35-A, Parts 60-2.0 to 60-2.4)	
Osteomyelitis	Coverage E — Personal liability Coverage F — Medical payments to	Definitions	
Stroke	others	Optional	
Tachycardia	Additional coverages	Nonstacking	
Atherosclerosis	Perils insured against	Coverage limits	
Coronary thrombosis	Exclusions	Mandatory inspection requirements for	
Mental wellness	Conditions	private passenger automobiles (Reg 79 Parts 67.0 to 67.11)	
Medical tests	Selected endorsements	Cancellation/nonrenewal (3425)	
Laboratory	Special provisions — New York (HO 01 31)	Grounds	
Radiography (X-ray)	Earthquake (HO 04 54)	Notice	
Magnetic resonance imaging (MRI)	Identity fraud expense (HO 04 55)	Choice of repair shop (2610)	
Computerized tomography (CT or CAT)	Scheduled personal property (HO 04 61)		
Electromyography (EMG)	Personal property replacement cost (HO	Supplemental spousal liability (3420(g))	
Nerve conduction studies	04 90)	Vehicle parts and construction	
Myelography	Home business (HO 07 01)	Body	
Arthroscopy	Personal injury – New York (HO 24 86)	Front end	
Electrocardiogram (EKG or ECG)	Workers' compensation — certain residence employees — New York (HO 24	Rear body	
Electroencephalography (EEG)	93) Water Back Up and Sump Discharge or	Quarter panels	
Dwelling (2014) Policy - 6%	Overflow (HO 23 85)	Doors	
Coverage forms — Perils insured against	Auto Insurance - 9%	Roof	
	Laws	Bumpers/urethane repairs	
Basic	New York Motor Vehicle Financial	Lamps	
Broad	Responsibility Law Required limits of liability (Veh &	Cowl	
Special	Traf 333)	Floor pan	
Property coverages	Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-	Rocker panels	
Coverage A — Dwelling	B)	Pillars	
Coverage B — Other structures	Required proof of insurance (Veh & Traf 311(3))	Advanced body materials	
Coverage C — Personal property	New York Automobile Insurance Plan	Substructure	
Coverage D — Fair rental value	(Assigned Risk) (5301-5304) Comprehensive Motor Vehicle Insurance	Frame	
Coverage E — Additional living expense	Reparations Act (PIP) (5101-5108)	Unibody	
Other coverages	Notice of claim		

Mechanical	Commercial auto (2010)	Medical payments		
Engine	Commercial auto coverage forms	Exclusions		
Cooling system	Business auto	Supplementary payments		
Electrical system/computers	Garage	Who is an insured		
Exhaust system	Truckers	Limits of insurance		
Fuel system	Motor carrier	Conditions		
Heating and air conditioning systems	Coverage form sections	Definitions		
Brakes/ABS	Covered autos	Occurrence versus claims-made (Reg 121, Part 73)		
Steering	Liability coverage	Claims-made and reported		
Suspension	Garage keeper's coverage	Claims made features (Reg 121, Part 73)		
Transmission	Physical damage coverage	Trigger		
Air bags/SRS (seat belts)	Exclusions	Retroactive date		
Glass	Conditions	Extended reporting periods — basic		
Interior	Definitions	versus supplemental		
Paint	Hired auto and non-owned auto liability - New York	Claim information		
Personal (2005) auto policy	Selected endorsements	Premises and operations		
Definitions	Lessor — additional insured and loss	Products and completed operations		
Liability coverage	payee (CA 20 01)	Insured contract Owners and contractors protective		
Bodily injury and property damage	Mobile equipment (CA 20 24) Auto medical payments coverage	liability		
Supplementary payments	(CA 99 03)	Commercial property (2012)		
Who is insured	Drive other car coverage (CA 99 10)	Commercial property conditions (CP 00 90)		
Exclusions	Individual named insured (CA 99 17)	Coverage forms		
Medical payments coverage	Employees as insureds (CA 99 33)	Building and personal property		
Coverage for damage to your auto	New York mandatory personal injury protection (CA 22 32)	Condominium association		
Collision	Additional personal injury	Condominium commercial unit-		
Other than collision/comprehensive	protection - New York (CA 22 33)  New York mandatory personal injury	owners (CD 44 24)		
Deductibles	protection - motorcycles (CA 22 48)	Builders risk (CP 11 21)		
Transportation expenses	New York exclusion of medical expense from mandatory personal	Business income/extra expense		
Exclusions	injury protection (CA 22 49)  New York optional basic economic	Business Interruption/time element		
Duties after an accident or loss	loss coverage (CA 22 60)	Legal liability		
General provisions	Commercial carrier regulation	Extra expense		
Selected endorsements	The Motor Carrier Act of 1980	Definitions		
Amendment of policy provisions — New York (PP 01 79)	Endorsement for motor carrier policies of insurance for public	Causes of loss forms  Basic		
Towing and labor costs (PP 03 03)	liability (MCS-90)	Broad		
Miscellaneous type vehicle — New York (PP 03 29)	Commercial Package Policy (CPP) - 9%	Special		
Named non-owner coverage — New	Components of a commercial policy	Selected endorsements		
York (PP 03 30) Rental vehicle coverage — New York	Common policy declarations	Spoilage (CP 04 40)		
(PP 03 46)	Common policy conditions	Earthquake and volcanic eruption		
Joint ownership coverage — New York (PP 03 78)	First Named Insured	(CP 10 40)		
Out of state coverage	Monoline versus package	Flood coverage (CP 10 65)		
Personal injury protection coverage - New York (PP 05 87)	Commercial general liability (2013)  Commercial general liability coverage	Ordinance or law (CP 04 05)  Peak season limit of insurance (CP 12 30)		
Additional personal injury protection coverage - New York (PP	forms  Bodily injury and property damage	Value reporting form (CP 13 10)		
05 88)	liability	Protective safeguards		
Personal injury protection coverage (motorcycles) - New York (PP 05 89)	Premises and operations			
Exclusion of medical expense from	Products and completed operations	Congress definitions		
personal injury protection coverage - New York (PP 05 92)	Personal and advertising injury liability	General definitions		
INCW TOTA (FF UJ 72)		Burglary		

	Protective safeguards (BP 04 30)	Principal	
Coverage D — Loss of use	Selected endorsements	Parties of a surety bond	
Coverage C — Household personal property	Businessowners common policy conditions form	Nature of surety bonds	
Coverage B — Other private structures	Definitions	Surety Bonds - 2%	
Coverage A — Dwellings	General conditions	317.1 to 317.22)	
Farm property coverage forms (2003)	Limits of insurance	groups (WC 50, 60-75-a; Workers Compensation Board Regulation Parts	
Farm coverage	Who is an insured	Self-insured employers and employer	
Actual cash value (BM 99 59)	Exclusions	New York State Insurance Fund (WC 76- 100)	
(BM 15 31)	Coverages	Other sources of coverage	
Selected endorsements Business income — Report of values	Businessowners liability coverage form	Foreign coverage endorsement	
	Definitions	Voluntary compensation	
Equipment breakdown protection coverage form (EB 00 20)	Additional coverages	Selected endorsements	
Boiler and machinery (2001)	Optional coverages	Part Six — Conditions	
Transit coverage	General conditions	Part Five — Premium	
Motor truck cargo	Loss conditions	Part Four — Your duties if injury occurs	
Common carrier legal liability	Deductibles	Part Three — Other states insurance	
Transportation coverages	Limits of insurance	Part Two — Employers liability insurance	
Valuable papers and records	Who is insured	insurance	
Signs	Exclusions	General Section Part One — Workers' compensation	
Jewelers block		liability insurance policy	
Installation floater	Causes of loss	Workers' compensation and employer's	
Equipment dealers	Coverage	The Jones Act (46 USC 688)	
Motor truck cargo	Businessowners property coverage	Compensation Act (33 USC 904)	
Electronic data processing	Characteristics and purpose	(FELA) (45 USC 51-60) U.S. Longshore and Harbor Worker	
Contractors equipment floater	Businessowners (2010) Policy - 8%	Federal Employers Liability Act	
Commercial articles	Animals other than livestock	Federal workers' compensation laws	
Accounts receivable	Additional coverages	Volunteer Firefighters Rescue (or ambulance)	
forms	Limits	Regulation Part 314.7)	
Commercial inland marine coverage	Exclusions	Claims reporting requirements (Workers' Compensation Board	
Commercial inland marine conditions forms	Conditions	15(8)(h))	
Bailee Insurance	Cause of loss (basic, broad and special)	Benefits provided (WC 12-16) Special disability fund (RL WC	
Nationwide marine definition	Definitions	48)	
Commercial inland marine	Livestock coverage form	Occupational disease (WC 3(2), 37-	
ldentity theft	equipment coverage form	Grave injuries (WC 11)	
Money orders and counterfeit money	Coverage J — Medical payments Mobile agricultural machinery and	Covered injuries (WC 2(7), 10, 13, 18)	
Funds transfer fraud	advertising injury liability	Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)	
Computer fraud	Coverage I — Personal and	Exclusive remedy (WC 11)	
Outside the premises	Coverage H — Bodily injury and property damage liability	New York Workers' Compensation Law	
safe burglary of other property	Farm liability coverage forms (2006)	Compulsory versus elective	
Inside the premises — robbery or	Farm coverage	Monopolistic versus competitive	
Inside the premises — theft of money and securities	Coverage J — Medical payments	Types of laws	
Forgery or alteration	advertising injury liability	Workers' compensation laws	
Employee theft	property damage liability Coverage I — Personal and	Workers' Compensation Insurance - 6%	
Coverages	Coverage H — Bodily injury and	57)	
(discovery/loss sustained)	Farm liability coverage forms (2006)	Utility services — time element (BP 04	
Crime coverage forms  Commercial crime coverage forms	Coverage G — Other farm structures	Utility services — direct damage (BP 04 56)	
Robbery	Coverage F — Unscheduled farm personal property	Named Perils (BP 10 09)	

Obligee	Comprehensive	Perils	
Surety	Named perils	General and particular average	
Types of surety bonds	Deductibles	Other policies	
Contract bonds	Aircraft Liability Coverages - 3%	Watercraft	
Bid	Bodily injury liability (excluding passengers)	Differences in conditions	
Performance	Property damage liability	Aircraft hull	
Public official bond		ldentity theft	
Judicial bonds	Passenger bodily injury liability	Personal recreational vehicles (ATVs,	
Fiduciary bonds	Medical payments	snowmobiles)	
Miscellaneous surety bonds	Admitted liability	Crop insurance	
Indemnity	Other Coverages and Options - 8%	Eligibility	
Financial guarantee	Umbrella/excess liability policies	Application	
Lost instrument	Personal (DL 98 01)	Term of coverage	
	Commercial (CU 00 01)	Covered perils	
Reclamation Self-insurance workers'	Specialty liability insurance	Limits of coverage	
compensation	Errors and omissions	Federal multi-peril crop insurance	
Fidelity Coverages - 3%	Professional liability	Basic crop insurance	
Nature of fidelity bonds	Directors and officer's liability	Eligibility	
Insuring agreement	Fiduciary liability	Coverage level	
Discovery versus loss sustained forms	Liquor liability	Covered causes of loss	
Bond period	Dram shop	Application	
Discovery period	Employment practices liability	Life of policy	
Limit of liability	Environmental liability	Multiple peril policy options	
Aggregate	Cyber Liability	Levels of coverage	
Single loss	Excess lines (Reg 41, Part 27)	Price election	
Termination of coverage	Definition and markets	Optional units	
Employee dishonesty coverage	Licensing requirements (2105)	Other provisions	
Individual bonds	National Flood Insurance Program	Individual crop	
Blanket	"Write your own" versus direct	Small grain	
Scheduled	Eligibility	Coarse grain	
		Coarse grain	
Named employee Specified position	Coverage	New York Independent Auto Damage a	
	Flood definition	Theft Appraisal Adjuster	
Pension plan, ERISA compliance	Limits	Series 17-71	
Financial institution bonds	Deductibles	60 Questions - 1-Hour Time Limit	
Form 14 Securities dealers	Increased cost of compliance	L	
Form 15 Finance companies	Proof of loss requirement	Insurance Regulation - 10%	
Form 23 Credit unions	Forms	Licensing requirements	
Form 24 Banks and thrifts	Dwelling	Qualifications (2108(c, g))	
Form 25 Insurance companies	General	Process (2108(d, f))	
A — Fidelity	Residential Condominium Building Association Policy	Bond (2108(l))	
B — On premises	Ocean marine insurance	Fingerprints (2108(d)(2))	
C — In transit	Major coverages	Temporary adjuster permit (2108(h, r	
D — Forgery or alteration	Hull insurance	Superintendent's general duties and powers (2404, Financial Services 201,	
E — Securities (forgery)	Cargo insurance	202, 301)	
Public employee bonds	Freight insurance	Maintenance and duration	
Coverage Form O — Public employee		Renewal (2108(i, j))	
dishonesty	Protection and indemnity		
Aviation Hull Coverages - 3%	Implied warranties	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 Determining value and loss Adjustment procedures Salvage Appraisal (3408) Depreciation Repair or replacement

Repair options and procedures

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

Like kind and quality

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

Adjusting Losses - 20%	On-site inspections			
Duty to defend	Analysis	protection - motorcycles (CA 22 48)		
Subrogation	Claims management	protection - New York (CA 22 33)  New York mandatory personal injur		
Liberalization	Round-table technique	protection (CA 22 32) Additional personal injury		
Insurer provisions	Formula method	New York mandatory personal injur		
Assignment	Individual case method	Selected endorsements		
Named insured provisions	Reserving techniques	Definitions		
Single/split	Factors affecting reserves	Conditions		
Per person	Expense	Exclusions		
Per occurrence (accident)	Medical	Covered autos		
Limits of liability	Indemnity/work loss	Coverage form sections		
Excess	Components	Motor carrier		
Primary	Claims reserves	Truckers		
Other insurance	Current activity reports	Garage		
Policy limits	Witness statements	Business auto		
Deductibles	Insured's records	Commercial auto coverage forms		
3426)	Claimant statement	Commercial auto (2010)		
Policy territory Cancellation and nonrenewal (3425,	First report of injury	personal injury protection coverag - New York (PP 05 92)		
Policy period	Documentation	(motorcycles) - New York (PP 05 89 Exclusion of medical expense from		
additional, defined	Eligible persons	Personal injury protection coverag		
Common policy provisions Insureds — named, first named,	No-fault	protection coverage - New York (P 05 88)		
	Arising in the course of employment	Additional personal injury		
Exclusions  Endorsements	Arising out of employment	Personal injury protection coverag - New York (PP 05 87)		
	Employee/non-employee	Selected endorsements		
Additional/supplementary coverage  Conditions	Workers' compensation compensability	Duties after an accident or loss		
Insuring agreement or clause	Investigation and evaluation	Definitions		
Definitions	Designated provider	Personal (2005) auto policy		
Declarations  Definitions	Hospital bill auditing	private passenger automobiles (Reg 79 Parts 67.0 to 67.11)		
Policy structure	Outpatient services	Mandatory inspection requirements for		
Morale	Inpatient services	Tort limitation/verbal threshold		
Moral	Utilization review	Substitution services		
Physical	Controlling medical costs	Funeral		
Hazards	Declaratory judgment action	Loss of earnings		
nsurance principles and concepts	Nonwaiver agreement	Rehabilitation		
Waiver and estoppel	Dealing with coverage disputes	Medical Medical		
Fraud	Coverage problems	Notice of claim		
Concealment	Interim or status  Full formal	Comprehensive Motor Vehicle Insuranc Reparations Act (PIP) (5101-5108)		
Warranties (3106)		Laws		
(3105)	Types of reports  Initial or first field	Auto Insurance - 20%		
Utmost good faith Representations/misrepresentations	Claim file documentation of events	Discharge procedure		
Indemnity	Claim investigation	Coordination of treatment		
Reasonable expectations	Claim reporting	Facilities		
affecting contracts	Relationship to the legal profession	Management of rehabilitation program		
Legal concepts and interpretations	public adjuster	Arbitration		
Conditional contract	Staff and independent adjuster versus	Disposition		
Unilateral contract	Duties and responsibilities	Physician evaluation		

New Year and the Constitution
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
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11) Employment covered (required, voluntary) (WC 2(3, 4, 5), 10) Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational illness and 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
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- 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

Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
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)