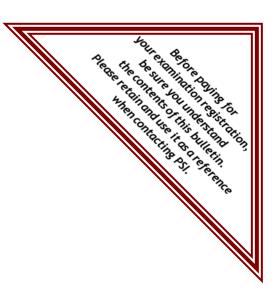


PSI Services LLC

3210 E Tropicana Las Vegas, NV 89121 Phone: (800) 733-9267 Fax: (702) 932-2666

E-mail: examschedule@psionline.com www.psiexams.com



UTAH INSURANCE DEPARTMENT



LICENSING EXAMINATION CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at www.psiexams.com

EXAMINATIONS BY PSI SERVICES LLC

This Candidate Information Bulletin provides you with information about the examination process for becoming licensed as an Insurance Producer, Consultant or Adjuster in the State of Utah.

The Utah Insurance Department has contracted with PSI Services LLC (PSI) to conduct the examination program. PSI works closely with the Department to make certain that these examinations meet the State's as well as nationally established technical and professional standards for examination development and administration. PSI provides these examinations through a network of computer examination centers in Utah.

THE LICENSURE PROCESS

Chapters 23a and 26 of Title 31A, of the Utah Insurance Code empowers the Department to qualify individuals who wish to operate as insurance producers, consultants or adjusters in the state of Utah. The legislature may change these laws annually and administrative procedures may be changed at any time. Licensees are expected to be aware of changes in the law that affect their occupational practice.

For licensing information, please contact:

Utah Insurance Department

State Office Building Ste 3110 / Capitol Hill Complex
450 N State St
Salt Lake City UT 84114-6901
(801)538-3800
Fax (801)538-3829
https://insurance.utah.gov/

Producer License	Exam Series
Life	17-01
Accident/Health	17-02
Life and Accident/Health	17-03
Property/Casualty	17-04
Title Marketing Representative	17-13
Title Search	17-14
Title Escrow	17-16
Personal Lines	17-20
Surplus Lines	17-21
Property	17-22
Casualty	17-23

Consultant License	Exam Series
Life and Accident/Health	17-09
Property/Casualty	17-10
Life	17-24
Accident/Health	17-25

Adjuster	Exam Series
Property/Casualty	17-11
Accident/Health	17-12
Crop	17-26
Worker's Compensation	17-27

Utah Law and Regulations (17-19) - This examination will be required of producers, consultants or adjusters who have cleared their resident license from another state and who are applying to Utah as their resident home state. They will be required to take this examination if their letter of clearance is greater than 90 days old, but less than one year.

LICENSE TYPES THAT REQUIRE NO EXAMINATION

An examination is not required for the following license types: bail bond license; limited lines license; managing general agent license; or reinsurance intermediary license. Application can be made online at www.sircon.com/utah or at www.nipr.com. For more information about these license types, visit the Department's Web site at www.insurance.utah.gov. The Navigator license has no specific Utah examination, but there is HHS training, examination, and certification requirement prior to applying for the Navigator license in Utah.

Fingerprints are required for new license candidates applying for one of these license types. Fingerprints must be done at a UT PSI Test Center during normal business hours.

REQUIREMENTS BASED ON RESIDENCE

Following are the licensing requirements for candidates who currently live in Utah, for those who are moving to Utah and for nonresidents.

Resident licensing requirements

Producer License. To qualify for a Utah Resident Producer license, you must:

- Be at least 18 years old;
- Be a resident of Utah;
- Be of good character and competency; and
- Pass the license examination(s) required by statute.

To conduct insurance transactions as a producer, you must:

- Hold a current license for the line of insurance being transacted;
- Be appointed and/or designated by an authorized insurer or licensed insurance agency prior to acting as a producer for the insurer; and
- Be under contract with that insurer or insurance agency.

Note If you are not contracted or affiliated with any insurer or insurance agency, your license remains active but you cannot conduct insurance transactions as a producer for the insurer.

Adjuster License. To qualify for an adjuster license, you must meet the basic requirements for a license given above.

Surplus Lines License. To qualify for surplus lines, you must have been a property/casualty insurance producer for at least three of the past four years. The "comparable preparation" provision does not apply to surplus lines. It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.

Consultant License. To qualify for a consultant license, you must have been acting in a capacity that would provide you with the preparation to act as an insurance consultant for an aggregate period of not less than three years during the four

years immediately preceding the date of the application. Your qualifications must relate to the line of insurance for which you plan to consult. It is your responsibility to make sure you meet the minimum experience requirements prior to taking the examination.

License with Variable Contracts Line of Authority. To qualify for a license with a variable contracts line of authority, you must meet the following requirements: 1) either apply for a life line of authority at the same time or already hold a life line of authority; and 2) have evidence of a current FINRA qualification and registration with the Utah Securities Division (a current CRD showing Utah approval may be used as evidence).

NEW RESIDENT LICENSING REQUIREMENTS

Except for Bail Bond producer licenses, Utah is reciprocal in its licensing of new Utah residents who were previously licensed in another state. To become a resident licensee without a requirement to pass an examination, a person moving to Utah who was licensed as an insurance producer in another state must meet the following requirements:

- Submit a completed application and appropriate fees to the Department within 90 days of canceling the other state's license that was in good standing at the time of cancellation, and within 90 days of becoming a legal resident of Utah (after 90 days a Laws and Regulations test will be required);
- Submit proof of residency to the Department within the last 90 days (for example, a Utah driver's license with an issue date, mortgage agreement or lease agreement); and
- Have evidence of good standing of the other state's license at the time it was cancelled, such as a Letter of Clearance dated within the previous 90 days or electronic verification through the Producer Database (PDB).

You may contact the Department for more information on new resident licensing requirements or visit the Department's Web site at www.insurance.utah.gov.

NONRESIDENT LICENSING REQUIREMENTS

The State of Utah is a signatory to the NAIC Statement of Uniform Treatment of Nonresident Producers. Utah accepts NAIC Uniform Applications and has accepted the NAIC Model Producer Licensing Act. Contact the Department for specific instructions. Bail Bond producer licenses are not issued to nonresidents. Electronic nonresident producer applications and instructions may be accessed at www.sircon.com/utah or www.nipr.com.

FINGERPRINT REQUIREMENTS

ALL resident individual license candidates must provide a set of fingerprints to the Utah Insurance Department for the purpose of conducting a state and national fingerprint-based criminal history record.

If the license type you are applying for requires an examination (Resident Consultant, Resident Producer, Resident Surplus Lines Producer, Resident Independent Adjuster, Resident Public Adjuster), the process is as follows:

1. After passing the examination, use the kiosk at the test center to complete your license application online via Sircon or NIPR. The license application will include an FBI/BCI fingerprint fee (\$16.50 FBI/\$20.00 BCI) that must

- be paid by credit card during the online license application process.
- Print out your Sircon or NIPR confirmation page and show it to the test center proctor as proof you have paid the FBI/BCI fees.
- Pay the \$20.00 PSI processing fee, made payable by money order, cashier's check, company check, VISA or MasterCard.
- 4. Your fingerprints will then be scanned.

Fingerprint results will be returned to the Department electronically. The Department will evaluate the results and the license application prior to issuing any license.

Note If you pass the examination and leave the test center without having your fingerprints scanned, you must return to the test center to have your fingerprints taken, during the fingerprint walk-in hours posted on PSI's website. When you return, you must present the Sircon or NIPR application confirmation page to have your fingerprints taken.

Candidates do not need to be fingerprinted:

 If you have an existing, valid Utah Insurance License and are testing for another line of authority or additional license type.

If the license type you are applying for does not require a Utah examination (Resident Limited Lines Producer, Bail Bond, Managing General Agent, Reinsurance Intermediary, Navigator), the process is as follows:

- 1. Go to a PSI test center, during the fingerprint walk-in hours posted on PSI's website.
- Pay the \$20.00 PSI processing fee, made payable by money order, cashier's check, company check, VISA or MasterCard.
- 3. Apply for the license online from your home or office at www.sircon.com/utah or www.nipr.com before arriving at the test center for fingerprinting. You can also apply online using a kiosk at the test center. Payment for both the license application fee and the FBI/BCI fingerprint fee (\$16.50 FBI/\$20.00 BCI) must be made by credit card during the online license application process.
- 4. Upon completing the online application, print out the Sircon confirmation page as proof you have paid the FBI/BCI fees. Give the confirmation page to the test center proctor and your fingerprints will then be scanned.
- 5. Fingerprint results will be returned to the Department. The Department will evaluate the results and the license application prior to issuing any license.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

It is your responsibility to contact PSI to pay and schedule for an examination. There is no limit to the number of times you may take an examination if you fail.

Examination Fee for Single Examination \$59

Examination Fee for Combo Examination

\$74

NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. THE EXAMINATION FEE IS VALID FOR ONE YEAR FROM THE DATE OF PAYMENT.

www.psiexams.com

ONLINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Web site at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI's Web site and create an account. The online form will ask you to enter your email address and to spell your name exactly as it appears on the identification that you will be presenting at the examination center.
- The form will ask you to choose the examination you wish to take, to enter personal and contact information, and to pay for and schedule the examination. The form allows you to enter a ZIP code to see a list of examination centers closest to you. Once you select the desired examination center, you will be able to choose an available date and time for your examination.

TELEPHONE REGISTRATION

The second fastest method of registering and scheduling is via the telephone. Call (800) 733-9267, and

- register using the Automated Registration System, available 24 hours a day, or
- through speak with a live registrar, available Monday through Friday, between 5:30 am and 8:00 pm and Saturday-Sunday between 7:00 am and 3:30 pm, Mountain Time.

To register by phone, you need a valid credit card (VISA, MasterCard, American Express or Discover.)

FAX REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI at (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

EMAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Email the completed form to PSI at examschedule@psionline.com. Email registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

STANDARD MAIL REGISTRATION

Complete the PSI registration form (found at the end of this bulletin), and send the form with the appropriate examination fee to PSI. You may pay fees by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier's check, made payable to PSI. Print your name in the memo section of the company check, money order or cashier's

check so we can ensure the payment is applied to your registration. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

Please allow PSI 2 weeks to process a mailed registration. After 2 weeks, you may go online or call PSI to schedule the examination.

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 (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to cancel and reschedule your appointment.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website, automated telephone system (IVR), or call PSI and speak 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 scores. 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 www.psiexams.com. You may also call PSI at (800) 733-9267. Please note that you may also use the automated system, using a touch-tone phone, 24 hours a day in order to schedule or reschedule an examination.

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;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

SPECIAL EXAMINATION ARRANGEMENTS

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and every reasonable accommodation will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must complete the Special Arrangement Request Form at the end of this Candidate Information Bulletin and must fax it to PSI (702) 932-2666 or Email it to PSI at examschedule@psionline.com.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will



attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (800) 733-9267. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You will not be penalized. You will be rescheduled at no additional charge.

EXAMINATION SITE LOCATIONS

The following directions are generated from the most current mapping services available. However, new road construction and highway modifications may result in some discrepancies. If you are not familiar with the specific area of the examination site, please consult a reliable map prior to your examination date.

Hurricane (St. George) 473 N. Old Highway 91, Suite 6 Hurricane, UT 84737

From I-15N, take the UT-9 exit 16 toward Hurricane/Zion Natl. Park. Merge onto UT-9/W State St toward Hurricane. Turn left onto N 6300 W/UT-212. 473 Old Hwy 91 in Hurricane approximately 1.5 miles past the Wal-Mart Distribution Center (on the right side is Crocker Ventures Park) turn left into parking lot.

North Orem (Provo)

581 West 1600 North, Suite C North Orem, UT 84057

From US-89, turn right onto W Center St/UT-114. Merge onto I-15 N via the ramp on the left toward Salt Lake. Take the 1600 North exit 273. Turn east onto West 1600 North. Go one mile east.

North Salt Lake City

25 North 400 West, Suite 7 North Salt Lake City, UT 84054

(The city of North Salt Lake not Salt Lake City proper. The PSI test site is in Davis County just north of the Flying J Refinery.)

From Salt Lake City and the South.

Merge on to I-15N. Take exit 312 and merge on to US89 North for about 1.8 miles. Turn left onto E Center St and go west for about .6 miles. Turn right on to 400 W.

From the North

Merge onto I-15 S Salt Lake. Take the Center St., exit 314. Turn right onto W Center St. Turn right onto 400 W.

From I-80 East merge to I-215 North. Take the Redwood Rd/UT-68 exit 28 and turn right onto Center Street.

PSI is on the Northwest corner of 400West and Center Street.

Sunset (Ogden)

2465 N Main Street #11C

Sunset, UT 84015

From I-15 S, take the UT-97 exit-338- toward Clinton/Roy/ Sunset. Turn right onto W 5600 S/UT-97. Turn left onto S 1900 W/UT-126. Continue to follow UT-126.

Additionally, PSI has examination centers in many other regions across the United States. You may take this examination at any of these locations by submitting the Special Arrangement Request Form at the end of this bulletin. You must be fingerprinted at a UT PSI test site.

REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive 30 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.

All examination sites will provide ear plugs upon request.

REQUIRED IDENTIFICATION

Candidates must register for the exam with their LEGAL first and last name as it appears on their government issued identification. All required identification below must match the first and last name under which the candidate is registered. Candidates are required to bring two (2) forms 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 IDENTIFCATION (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.

SECONDARY IDENTIFICATION - Choose One

- **≥** Credit Card (must be signed)
- Social Security Card
- US issued Birth Certificate with Raised Seal *NOTE: Student ID and employment ID are NOT acceptable forms of identification.

SECURITY PROCEDURES

The following security procedures apply during examinations:

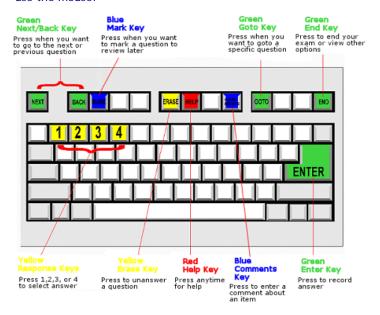
- Calculators are not allowed.
- You will be given a piece of scratch paper and a pencil.
 These will be returned to the proctor at the end of your examination.
- No children, notes, books, briefcases, backpacks, hats, cellular telephones, or pagers are allowed in the examination area (and examination centers have no space to store your items). Small purses (size of a wallet) will be permitted. Larger purses cannot be taken to the candidate's seat.
- No smoking, eating, or drinking is allowed in the examination center.
- Once you have been seated and the examination begins, you may leave the examination center <u>only</u> to use the restroom, and only after obtaining permission from the proctor. You will not receive extra time to complete the examination.
- Any candidate seen giving or receiving assistance, found with unauthorized materials, or who violates any security regulation will be asked to surrender all examination materials and to leave the examination center. All such



- instances will be reported to the Department and you may be denied licensure.
- Copying or communicating examination content is a violation of Idaho law and PSI security regulations and may result in the cancellation of your examination, nullification of examination results, forfeiture of examination fees, or legal action.

TAKING THE EXAMINATION BY COMPUTER

Taking the PSI examination by computer is simple. You do not need any computer experience or typing skills. You will use fewer keys than you use on a touch-tone telephone. All response keys are colored and have prominent characters. An illustration of the special keyboard is shown here. You may also use the mouse.



IDENTIFICATION SCREEN

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

TUTORIAL

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

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

EXAMINATION QUESTION EXAMPLE

You will begin with an Examination Tutorial to practice answering questions and review the computer examination process. The "Function Bar" at the top of the screen provides

mouse-click access to the features available on the current examination. These also are available by using the labeled keys on the keyboard.



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 Department, will be continually evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. Comments may be entered on the computer keyboard during the examination. Your comments regarding the questions and the examinations are welcomed. Comments will be analyzed by PSI examination development staff. While PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. If a discrepancy is found during the comment review, PSI and the Department may re-evaluate candidates' results and adjust them accordingly. This is the only review of the examination available to you.

SCORE REPORTING

Your score will be given to you immediately following completion of the examination. In order to pass the examination, you must achieve a minimum score of 70%. The following summary describes the score reporting process:

- If you pass, you will receive a successful score report.
- If you do not pass, you will receive a diagnostic report indicating your strengths and weaknesses by examination type on the score report.

DUPLICATE SCORE REPORTS

You may request a duplicate score report after your examination by emailing score-eport@psionline.com or by calling 800-733-9267.

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 and the time taken to answer them will not count against examination time. The administration of such unscored,

experimental questions is an essential step in developing future licensing examinations.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

OBTAINING YOUR LICENSE

After you pass your examination, complete and submit your application electronically via Sircon or NIPR by using the kiosk located in the test center and paying all fees with a credit card. Sircon or NIPR will electronically forward your application and all fees to the Department. You can also later apply electronically at www.nipr.com. Electronic application is the Department's required filing method.

Warning It is your responsibility to ensure that the application and any supporting documents have been properly completed and that the information is accurate. If you have ever been the subject of a civil or criminal proceeding, whether it be misdemeanor or felony, including disciplinary proceedings by an insurance department, you must disclose this information on the license application, and electronically submit supporting documents to the department. Applications that are found to contain inaccurate or untruthful information may be denied.

Initial resident insurance license applicants must provide fingerprints to permit the Department to obtain a criminal history record report.

IMPORTANT: YOUR APPLICATION AND FEE MUST BE SUBMITTED WITHIN 90 DAYS OF PASSING YOUR EXAM. AFTER 90 DAYS, THE EXAM MUST BE RETAKEN IN ORDER FOR A LICENSE TO BE ISSUED.

Licensing Fee	Services
\$36.50	Fingerprint submission fee (\$16.50 FBI/\$20.00 BCI).
\$20 .00	PSI fingerprint processing fee (payment must be made at the test center on the day the prints are taken).
\$75.00	Individual License Fee (includes Producer, Title, Adjuster, Consultant, Managing General Agent (MGA), Third Party Administrator (TPA), Reinsurance Intermediary).
\$50.00	Limited Lines License Fee (includes Credit, Bail Bond Agent, Legal, Car Rental, Motor Club, Crop, Self-Service Storage, Customer Service Representative (CSR), Travel).
\$85.00	Agency License Fee (includes Producer, Title, Consultant, TPA, Reinsurance Intermediary, Adjusters, and Limited Lines Agency).
\$40.00	Individual Navigator License Fee.
\$50.00	Navigator Agency License Fee.
\$25.00	To amend a license to add a line of authority.
\$8.75	Sircon electronic application service fee.
\$5.00	NIPR electronic application service fee.

Title Insurance Recovery, Education, and Research Act:

- Individual Title Producers are charged a \$15.00 fee at time of initial and renewal application.
- Title Agencies are charged a \$1,000.00 fee at the time of initial application. Yearly assessment is calculated based on prior year premium.

For additional or more complete information please visit www.insurance.utah.gov.

AMENDING A LICENSE TO ADD A LINE OF AUTHORITY

For additional lines of insurance, you must take and pass the applicable examination and submit a completed license application form indicating an amended license. For example, to add the Life and Accident and Health line of authority to your Property and Casualty license, you would need to take the required exam for Life, Accident and Health and pay a transaction fee to add it to the license.

PRINTING YOUR LICENSE

The Department no longer prints and mails hard copies of new, renewal or duplicate licenses. You may print a hard copy yourself by going to www.sircon.com/utah and clicking on the link titled "Print a license." You may print your license as soon as it has been issued.

To see if a new or renewal license has been approved and issued, go to:

 www.sircon.com/utah and click on "Check license application status" or "Check license renewal status;" or the Department's Web site at www.insurance.utah.gov and click on the "Search for Company & Agent" link.

You may print as many copies of a new or renewal license as you would like at no cost if your license application is processed through Sircon. If you apply for your license through NIPR, then Sircon will charge a small fee to print your license.

OBTAINING AN APPOINTMENT

After obtaining your license, you need an appointment with an insurer or a designation with an agency to conduct insurance transactions for an insurer. Contact your employing insurance company or agency organization in order to be properly appointed as its producer or designee.

ADDRESS, PHONE, OR EMAIL CHANGES

Section 31A-23a-412 of the Utah Insurance Code requires all licensees to notify the Commissioner in writing of any change of address, phone number, or business email address within 30 days. You must process your own changes electronically online at www.sircon.com/utah or at www.nipr.com.

LICENSE RENEWALS

A renewal reminder letter is sent to every licensee's business email address on file with the department about two months prior to the license expiration date. Renewals are required to be completed electronically at www.sircon.com/utah or www.nipr.com. More detailed information about renewing a license is available on the Department's Web site at www.insurance.utah.gov.

CONTINUING EDUCATION

Continuing education (CE) is required for all Utah resident producers and adjusters. Currently, 24 hours of CE are required (12 hours for title insurance), of which:

- At least half of the required hours must be in the classroom or classroom equivalent hours.
- A minimum of three of the required hours must be in ethics training (the remaining hours can be in any line of insurance).
- All of the required hours must be approved by the Department.

A list of approved CE classroom providers and a course calendar are available on the Department's Web site at

www.insurance.utah.gov. Proof of completion of CE hours must be kept on file with the producer. The Department conducts random audits of CE hours, and certificates of completion must be submitted to the Department within 21 days from the date of an audit letter.

Nonresidents. A nonresident producer or adjuster who has complied with CE requirements in his or her home state is considered to have satisfied the CE requirements.

Exemptions. Only producers with limited lines licenses and those who have previously filed an exemption with the State of Utah are exempt from CE requirements.

EXAMINATION CONTENT OUTLINES AND STUDY MATERIALS

STUDY MATERIALS

The Utah Insurance Department does not require you to complete a training course before you take a Utah insurance examination. Use materials or complete education of your own choosing that you believe will best prepare you for the examination. Various publishers have prepared a variety of study guides and manuals to help candidates prepare for license examinations. Neither the Department nor PSI publishes, reviews, or approves study materials. However, a list of sources that you may choose to use as a starting point in your search for study materials can be found on the Department's website at https://insurance.utah.gov/agent/producers/exam/materials.p hp.

Utah statutes. The exams contain sections on Utah statutes. In addition to other study materials, you may wish to consult a standard statute reference, such as those available at most public or law libraries in Utah. The Utah Insurance Code is available on the Department's Web site at www.insurance.utah.gov.

EXAMINATION CONTENT OUTLINES

Following are the individual examination content outlines indicating the examination time limit, minimum score required to pass, subject area and the number of items in each area. These outlines are the basis of the examination. Each examination will contain questions about the subjects in its outline. In order to pass the examination, you must achieve a minimum score of 70%.

UTAH PRODUCER'S EXAMINATION FOR LIFE INSURANCE EXAMINATION SERIES 17-01

80 questions - 120 Minutes

State Licensing and Regulation (25%)	
Licensing	
Qualifications (31A-23a-107, 108)	
Purpose (31A-23a-101)	
Process (31A-23a-103-105, 107, 302)	

Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)	
Producers	
Consultants	
Adjusters	
Nonresidents (31A-23a-109)	
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)	

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Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley) National Do Not Call List
General Insurance Concepts (6%)
Risk Methods of Handling Risk (e.g., Avoidance, Retention, Sharing,
Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers

Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity Estate Conservation
Estate Conservation Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review



Premium Collection	Minors
Statement of Good Health	Trusts
Company Underwriting	Types of Beneficiaries
Sources of Information	Revocable versus Irrevocable
Classifications of Risk (Preferred, Standard, Substandard, Declined)	Primary and Contingent
Types of Life Insurance Policies (18%)	Beneficiary-Related Clauses
Term Life Insurance	Common Disaster
Level	Spendthrift
Decreasing	Settlement Options
Increasing Term	Cash Payment (Lump Sum)
Whole (Permanent, Ordinary) Life Insurance	Interest Only
Single Premium	Life Income
Continuous Premium	Fixed-Period
Limited Payment	Fixed-Amount Installments
Adjustable Life	Nonforfeiture Options
Universal Life	Cash Surrender Value
Variable Life	Extended Term
Variable Universal	Reduced Paid-Up Insurance
Index Whole Life	Policy Loan and Withdrawal Options
Specialized Policies	Loans
Joint Life	Automatic Premium Loans
Survivorship Life	Withdrawals Partial Surrenders
Juvenile	Dividend Options
Return of Premium Term Insurance	Paid-Up Additions
Group Life Insurance	Cash Payment (Lump Sum)
Eligible Groups	One Year Term
Characteristics of Group Life Insurance	Reduction of Premium
Credit Life	Accumulation at Interest
Individual	Disability Riders
Group	Waiver of Premium
Life Insurance Policy Provisions, Options, and Riders (19%)	Disability Income Benefit
Standard Life Insurance Provisions	Payor Benefit Life
Ownership	Riders Covering Additional Insureds
Assignment	Spouse
Right to Examine (Free Look)	Children
Payment of Premiums	Family
Grace Period	Riders Affecting Death Benefit Amount
Misstatement of Age/Sex	Accidental Death
Incontestability	Guaranteed Insurability
Reinstatement	Cost of Living
Entire Contract	Return of Premium
Beneficiary Designation Options	Accelerated (Living) Benefit Provision Rider
Individuals	Long-Term Care Rider
Classes	Policy Exclusions
Estates	Annuities (12%)
Latates	Annuities (1270)

Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Federal Tax Considerations for Life and Health Insurance (6%)
Requirements of Life Insurance Qualified Plans
Federal Tax Considerations for Qualified Plans
Withdrawals
Rollovers versus Transfers
Qualified Plan Types, Characteristics, and Purchasers
Individual Retirement Accounts (IRAs; Traditional versus Roth)
401k
403b
SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements

UTAH PRODUCER'S EXAMINATION FOR ACCIDENT/HEALTH INSURANCE EXAMINATION SERIES 17-02

80 questions - 120 Minutes

State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)

Consultar	nts
Adjusters	
Nonreside	ents (31A-23a-109)
Maintenanc	e and duration
Renewal	(31A-23a-105)
Continuin through 1	g education requirements (31A-23a-202; Reg R590-142-1 0)
Reinstate	ment (31A-23a-111(2), 113)
Assumed	name (31A-23a-110(2))
Change o	f address or telephone number (31A-23a-412(1)(c))
Reporting	of actions (31A-23a-105(2)(b))
Disciplinary	actions
License to 31A-23a-1	ermination, suspension, or revocation (31A-2-308(10)(a); 111)
Probation	ı (31A-23a-112)
Monetary	forfeiture (fines) (31A-2-308)
State regulat	ion
Commission	ner's general duties and powers (31A-2-201)
Company re	egulation
Solvency	(31A-4-105, 105.5)
Rates (31	A-19a-201-203)
Policy for	rms (31A-21-201-203)
Producer	appointment (31A-23a-115; Reg R590-244-1-14)
Terminat	ion of appointment (Reg R590-244-1-14)
Unfair cla	aim settlement practices (31A-26-303; Reg R590-190-192)
Producer re	egulation
Fiduciary	and trust account responsibilities (31A-23a-409)
Place of b	ousiness/records maintenance (31A-23a-102, 412)
Controlle	d business (31A-23a-502)
Shared co	ommissions (31A-23a-504)
Unfair mark	xeting practices (Reg R590-154)
Misrepres	entation (31A-21-105; 31A-23a-402(1))
False adv	ertising (31A-23a-402(1))
Rebating	(31A-23a-402(2), 31A-1-301(145))
Unfair dis	scrimination (31A-23a-402(3))
Boycott,	coercion or intimidation (31A-23a-402(4))
Illegal inc	ducement (31A-23a-402.5, Reg R590-154-11)
Examination	n of records (31A-2-203-205; 31A-23a-412)
Privacy of (Consumer Information (Reg R590-206)
Insurance fi	raud regulation (31A-31-103-106)
Personal lia	bility for unpaid claims (31A-15-105)
Federal Licer	nsing and Regulation (3%)
Federal Req	gulation
Fair Cred	lit Reporting Act
Fraud an	d False Statements (18 USC Sections 1033 and 1034)
Drivoov (Gramm Leach Bliley)

Producers



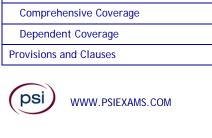
Modified Endowment Contracts (MECs)

National Do Not Call List
Affordable Care Act
General Insurance Concepts (7%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Accident and Health Insurance Basics (8%)
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions

imited Health Insur	
	and Dismemberment
Hospital Indemnit	-
Critical Illness/Dre	ead Disease
Vision Care	
Hearing	
Dental	
Credit Disability	
Classification of Risk	KS
Preferred	
Standard	
Substandard	
	and Health Insurance Policy Provisions (14%)
Jniform Required Pr	
Time Limit on Cer	tain Defenses
Grace Period	
Reinstatement	
Claim Forms	
Proof of Loss	
Time of Payment	of Claims
Physical Examinat	ions and Autopsy
Legal Actions	
Entire Contract	
Payment of Claims	s
Change of Benefic	iary
Notice of Claim	
Jniform Optional Pr	ovisions
Change of Occupa	tion
Misstatement of A	ge/Sex
Illegal Occupation	<u> </u>
Intoxicants, Narco	otics, or Other Controlled Substances
Other General Provi	sions
Right to Examine/	Free Look
Insuring Clause	
Consideration Class	use
Renewability Clau	ise
Coinsurance	
Probationary Perio	od
Elimination Period	1
Exclusions	
Disability Income ar	nd Related Insurance (12%)
Benefits Determinat	ion for Disability
Pure Loss of Incon	ne
Indemnity	



Total (Own Occupation, Any Occupation)	Deductibles
Partial	Stop-Loss Provision
Permanent	Impairment Rider
Presumptive	Types of Medical Plans
Recurrent	Basic Plans
Residual	Major Medical Insurance
Inability to Perform Duties	Health Maintenance Organizations (HMOs)
Occupational versus Non-Occupational	Preferred Provider Organizations (PPOs)
Individual Disability Income Insurance	Point-of-Service (POS) Plans
Basic Total Disability Plan	Cost Containment in Health Care Delivery
Cost of Living Rider	Managed Care
Future Increase Option Rider	Preventive Care
Change of Occupation	Outpatient Benefits
Other Cash Benefits	Utilization Management
Refund Provisions	Preauthorization
Exclusions	Gatekeeper
Waiver of Premium	Health Insurance Portability and Accountability Act (HIPAA)
Probationary Period	Eligibility Requirements
Elimination Period	Terms
Benefit Limits	Privacy
Unique Aspects of Individual Disability Underwriting	Portability
Occupational Considerations	Group Health Insurance (8%)
Benefit Limits	Characteristics of Group Health Insurance
Policy Issuance Alternatives	Group Contract
Group Disability Income Insurance	Certificate of Coverage
Short-Term Disability	Eligible Groups
Long-Term Disability	Contributory versus Non-Contributory
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)	Employer Group Health Insurance
At-Work Benefits	Underwriting Criteria
Business Disability Insurance	Eligibility for Insurance
Key Employee Disability Income	Conversion of Coverage
Disability Buy-Sell Policy	Open Enrollment
Business Overhead Expense	Probation Period
Social Security Disability	Coordination of Benefits
Qualification for Disability Benefits	COBRA
Definition of Disability	Eligibility
Waiting Period	Duration of Coverage
Medical Plans (10%)	Premium
Medical Plan Concepts	Health Insurance for Senior Citizens and Special Needs Individuals
Fee-for-Service	(9708 %)
Prepaid	Medicare
Specified Coverage	Administration
Comprehensive Coverage	Eligibility
Dependent Coverage	Part A
Provisions and Clauses	Part B



Part C	
Part D	
Medicare Select	
Medicare Supplement Insurance	
Open Enrollment	
Types of Plans	
Standardized Plan Benefits	
Other options for individuals with Medicare	
Employer Group Health Plans	
Medicaid	
Long-Term Care Policies	
Eligibility for Benefits	
Benefit Periods and Amounts	
Exclusions	
Guaranteed Insurability Rider	
Cost of Living Rider	
Levels of Long-Term Care	
Skilled	
Intermediate	
Custodial	
Types of Long-Term Care	
Home Health	
Adult Daycare	
Respite Care	
Federal Tax Considerations for Life and Health Insurance (4%)	
Health Insurance Premiums and Benefits	
Individual	
Group	
Disability Income	
Business Disability Insurance	
Medical Expense	
Long-Term Care	
Consumer-Driven Health Plans	
Health Savings Accounts (HSAs)	
Health Reimbursement Accounts (HRAs)	
Flexible Spending Accounts (FSAs)	
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UTAH PRODUCER'S EXAMINATION FOR LIFE, AND ACCIDENT/ HEALTH INSURANCE EXAMINATION SERIES 17-03

100 questions - 150 Minutes

State Licensing and Regulation (20%)	
Licensing	
Qualif	Fications (31A-23a-107, 108)

	oose (31A-23a-101)
Proc	ess (31A-23a-103-105, 107, 302)
Туре	es of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Pr	oducers
Co	onsultants
Ad	ljusters
No	onresidents (31A-23a-109)
Mair	itenance and duration
Re	enewal (31A-23a-105)
	ontinuing education requirements (31A-23a-202; Reg R590-142-1 rough 10)
Re	einstatement (31A-23a-111(2), 113)
As	sumed name (31A-23a-110(2))
Ch	nange of address or telephone number (31A-23a-412(1)(c))
Re	eporting of actions (31A-23a-105(2)(b))
Disci	iplinary actions
	cense termination, suspension, or revocation (31A-2-308(10)(a); A-23a-111)
Pr	obation (31A-23a-112)
Мс	onetary forfeiture (fines) (31A-2-308)
State	regulation
Com	missioner's general duties and powers (31A-2-201)
Com	pany regulation
So	Ivency (31A-4-105, 105.5)
Ra	ites (31A-19a-201-203)
Po	licy forms (31A-21-201-203)
Pr	oducer appointment (31A-23a-115; Reg R590-244-1-14)
Te	ermination of appointment (Reg R590-244-1-14)
Un	nfair claim settlement practices (31A-26-303; Reg R590-190-192)
Prod	lucer regulation
Fic	duciary and trust account responsibilities (31A-23a-409)
Pla	ace of business/records maintenance (31A-23a-102, 412)
Co	ontrolled business (31A-23a-502)
Sh	ared commissions (31A-23a-504)
Unfa	air marketing practices (Reg R590-154)
Mi	srepresentation (31A-21-105; 31A-23a-402(1))
Fa	Ise advertising (31A-23a-402(1))
Re	ebating (31A-23a-402(2), 31A-1-301(145))
Un	nfair discrimination (31A-23a-402(3))
Во	ycott, coercion or intimidation (31A-23a-402(4))
	egal inducement (31A-23a-402.5, Reg R590-154-11)
Exar	mination of records (31A-2-203-205; 31A-23a-412)
	acy of Consumer Information (Reg R590-206)
	rance fraud regulation (31A-31-103-106)
	onal liability for unpaid claims (31A-15-105)
	al Licensing and Regulation (2%)

Purpose (31A-23a-101)



Endoral Degulation
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (4%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident, and Health Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
,

Fac	Executive Bonuses
N	ctors in Premium Determination
	Mortality
lı	nterest
E	xpense
Pre	mium Frequency
Fie	ld Underwriting
A	Application Procedures
V	Varranties and Representations
Pol	icy Delivery
E	Effective Date of Coverage
Р	Policy Review
Р	Premium Collection
S	statement of Good Health
Cor	mpany Underwriting
S	ources of Information
C	Classifications of Risk (Preferred, Standard, Substandard, Declined)
Def	Finitions of Perils
A	Accidental Injury
S	ickness
Тур	pes of Losses and Benefits
L	oss of Income from Disability (Short-Term/Long-Term Disability)
N	Medical Expense
L	ong-Term Care Expense
Р	Prescriptions
Lim	nited Health Insurance Policies
A	Accidental Death and Dismemberment
ŀ	Hospital Indemnity
C	Critical Illness/Dread Disease
٧	/ision Care
H	learing
С	Pental
C	Credit Disability
Cla	ssification of Risks
Р	Preferred
S	itandard
S	ubstandard
Тур	pes of Life Insurance Policies (10%)
Ter	rm Life Insurance
L	evel
Г	Decreasing
lı	ncreasing Term
Wh	ole (Permanent, Ordinary) Life Insurance



Continuous Premium	Fixe
Limited Payment	Fixe
Adjustable Life	Nonfo
Universal Life	Cas
Variable Life	Exte
Variable Universal	Red
Index Whole Life	Policy
Specialized Policies	Loa
Joint Life	Aut
Survivorship Life	Wit
Juvenile	Divide
Return of Premium Term Insurance	Paid
Group Life Insurance	Cas
Eligible Groups	One
Characteristics of Group Life Insurance	Red
Credit Life	Acc
Individual	Disabi
Group	Wai
Life Insurance Policy Provisions, Options, and Riders (10%)	Disa
Standard Life Insurance Provisions	Pay
Ownership	Riders
Assignment	Spo
Right to Examine (Free Look)	Chi
Payment of Premiums	Fan
Grace Period	Riders
Misstatement of Age/Sex	Acc
Incontestability	Gua
Reinstatement	Cos
Entire Contract	Ret
Beneficiary Designation Options	Acc
Individuals	Lon
Classes	Policy
Estates	Annui
Minors	Annui
Trusts	Acc
Types of Beneficiaries	Owi
Revocable versus Irrevocable	Imme
Primary and Contingent	Annui
Beneficiary-Related Clauses	Life
Common Disaster	Ann
Spendthrift	Pur
Settlement Options	Sing
Cash Payment (Lump Sum)	Annui
Interest Only	Fixe
Life Income	Equ

	ed-Period
Fix	ed-Amount Installments
Nonfo	orfeiture Options
Cas	sh Surrender Value
Ext	ended Term
Rec	duced Paid-Up Insurance
Policy	y Loan and Withdrawal Options
Loa	nns
Aut	tomatic Premium Loans
Wit	thdrawals Partial Surrenders
Divide	end Options
Pai	d-Up Additions
Cas	sh Payment (Lump Sum)
One	e Year Term
Rec	duction of Premium
Acc	cumulation at Interest
Disab	ility Riders
Wa	iver of Premium
Disa	ability Income Benefit
Pay	or Benefit Life
Rider	s Covering Additional Insureds
Spc	ouse
Chi	ldren
Fan	nily
Rider	s Affecting Death Benefit Amount
Acc	cidental Death
Gua	aranteed Insurability
Cos	st of Living
Ret	turn of Premium
Acc	celerated (Living) Benefit Provision Rider
Lor	ng-Term Care Rider
Policy	y Exclusions
Annu	ities (6%)
Annui	ity Principles and Concepts
Acc	cumulation Period versus Annuity Period
Ow	ner, Annuitant, and Beneficiary
Imme	ediate versus Deferred Annuities
Annui	ity (Benefit) Payment Options
Life	e Contingency Options
Anr	nuities Certain
Pur	e Life versus Life with Guaranteed Minimum
Sin	gle Life versus Multiple Life
Annui	ity Products
Fiv	ed Annuities



Variable Annuities
Uses of Annuities
Lump-Sum Settlements
Retirement Income
Education
Long-Term Care Rider
Individual Accident and Health Insurance Policy Provisions (9%)
Uniform Required Provisions
Time Limit on Certain Defenses
Grace Period
Reinstatement
Claim Forms
Proof of Loss
Time of Payment of Claims
Physical Examinations and Autopsy
Legal Actions
Entire Contract
Payment of Claims
Change of Beneficiary
Notice of Claim
Uniform Optional Provisions
Change of Occupation
Misstatement of Age/Sex
Illegal Occupation
Intoxicants, Narcotics, or Other Controlled Substances
Other General Provisions
Right to Examine/Free Look
Insuring Clause
Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (6%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual

J	Inability to Perform Duties
(Occupational versus Non-Occupational
Inc	dividual Disability Income Insurance
	Basic Total Disability Plan
(Cost of Living Rider
J	Future Increase Option Rider
(Change of Occupation
(Other Cash Benefits
	Refund Provisions
	Exclusions
١	Waiver of Premium
ı	Probationary Period
	Elimination Period
ı	Benefit Limits
Un	ique Aspects of Individual Disability Underwriting
(Occupational Considerations
	Benefit Limits
	Policy Issuance Alternatives
Gr	oup Disability Income Insurance
,	Short-Term Disability
	Long-Term Disability
	Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
	At-Work Benefits
Bu	siness Disability Insurance
	Key Employee Disability Income
	Disability Buy-Sell Policy
	Business Overhead Expense
So	cial Security Disability
(Qualification for Disability Benefits
	Definition of Disability
١	Waiting Period
Me	edical Plans (6%)
Me	dical Plan Concepts
	Fee-for-Service
	Prepaid
,	Specified Coverage
(Comprehensive Coverage
	Dependent Coverage
Pro	ovisions and Clauses
	Deductibles
,	Stop-Loss Provision

Basic Plans



Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organizations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits
Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (4%)
Characteristics of Group Health Insurance
·
Group Contract Certificate of Coverage
Eligible Groups Contributory years Non-Contributory
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium Health Insurance for Senior Citizens and Special Needs Individuals
(6%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment

Types of Plans	
Standardized Plan Benefits	
ther options for individuals with Medicare	
Employer Group Health Plans	
Medicaid	
ong-Term Care Policies	
Eligibility for Benefits	
Benefit Periods and Amounts	
Exclusions	
Guaranteed Insurability Rider	
Cost of Living Rider	
evels of Long-Term Care	
Skilled	
Intermediate	
Custodial	
pes of Long-Term Care	
Home Health	
Adult Daycare	
Respite Care	
ederal Tax Considerations for Life and Health Insurance	(6%)
equirements of Life Insurance Qualified Plans	
ederal Tax Considerations for Qualified Plans	
Withdrawals	
Rollovers versus Transfers	
ualified Plan Types, Characteristics, and Purchasers	
Individual Retirement Accounts (IRAs; Traditional versus R	≀oth)
401k	
403b	
SEP	
SIMPLE	
axation of Personal Life Insurance	
Premiums	
Dividends	
Settlements	
odified Endowment Contracts (MECs)	
ealth Insurance Premiums and Benefits	
Individual	
Group	
Disability Income	
Business Disability Insurance	
Medical Expense	
Long-Term Care	
onsumer-Driven Health Plans	
onsumer-Driven Health Plans Health Savings Accounts (HSAs)	



Flexible Spending Accounts (FSAs)

UTAH PRODUCER'S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE EXAMINATION SERIES 17-04

100 questions - 150 Minutes

State Licensing and Regulation (20%)		
Licensing		
Qualifications (31A-23a-107, 108)		
Purpose (31A-23a-101)		
Process (31A-23a-103-105, 107, 302)		
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)		
Producers		
Consultants		
Adjusters		
Nonresidents (31A-23a-109)		
Maintenance and duration		
Renewal (31A-23a-105)		
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)		
Reinstatement (31A-23a-111(2), 113)		
Assumed name (31A-23a-110(2))		
Change of address or telephone number (31A-23a-412(1)(c))		
Reporting of actions (31A-23a-105(2)(b))		
Disciplinary actions		
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)		
Probation (31A-23a-112)		
Monetary forfeiture (fines) (31A-2-308)		
State regulation		
Commissioner's general duties and powers (31A-2-201)		
Company regulation		
Solvency (31A-4-105, 105.5)		
Rates (31A-19a-201-203)		
Policy forms (31A-21-201-203)		
Producer appointment (31A-23a-115; Reg R590-244-1-14)		
Termination of appointment (Reg R590-244-1-14)		
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)		
Producer regulation		
Fiduciary and trust account responsibilities (31A-23a-409)		
Place of business/records maintenance (31A-23a-102, 412)		
Controlled business (31A-23a-502)		
Shared commissions (31A-23a-504)		
Unfair marketing practices (Reg R590-154)		
Misrepresentation (31A-21-105; 31A-23a-402(1))		

Faise advertising (31A-23a-402(1))	
Rebating (31A-23a-402(2), 31A-1-301(145))	
Unfair discrimination (31A-23a-402(3))	
Boycott, coercion or intimidation (31A-23a-402(4))	
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	
Examination of records (31A-2-203-205; 31A-23a-412)	
Privacy of Consumer Information (Reg R590-206)	
Insurance fraud regulation (31A-31-103-106)	
Personal liability for unpaid claims (31A-15-105)	
Federal Licensing and Regulation (2%)	
Federal Regulation	
Fair Credit Reporting Act	
Fraud and False Statements (18 USC Sections 1033 and 1034)	
Privacy (Gramm Leach Bliley)	
National Flood Insurance Program	
Terrorism Risk Insurance Act	
Motor Carrier Act (MCS-90 and others)	
General Insurance Concepts (10%)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics (17%)	

False advertising (31A-23a-402(1))



Insurable Interest
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements Policy Conditions
Policy Conditions

Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (4%)
Dwelling Policy
Characteristics
Eligibility
Purpose
Policy Definitions
Coverage Forms Specifying Perils Insured Against
DP-1 Basic
DP-2 Broad
DP-3 Special

Day and a Construction	
Property Coverages	
Dwelling	
Other Structures	
Personal Property	
Fair Rental Value	
Additional Living Expense	
Dwelling Policy Exclusions	
Dwelling Policy Conditions	
Dwelling Policy Endorsements	
Automatic Increase in Insurance	
Dwelling Under Construction	
Theft Coverage	
Personal Liability Supplement	
Homeowners Policy Concepts (8%)	
Homeowners Policy	
Characteristics	
Eligibility	
Purpose	
Policy Definitions	
Perils Insured Against	
Basic	
Broad	
Special	
Homeowners Policy Coverage Forms	
Broad (HO-2)	
Special (HO-3)	
Contents Broad (HO-4)	
Unit-Owners (HO-6)	
Modified Coverages (HO-8)	
Property Coverages	
Dwelling	
Other Structures	
Personal Property	
Loss of Use	
Additional Coverages	
Liability Coverages	
Personal Liability	
Medical Payments to Others	
Homeowners Policy Exclusions	
Homeowners Policy Conditions	
Homeowners Policy Endorsements	
Business Pursuits	
Earthquake	
Home Day Care	
Personal Injury	

Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Personal Automobile Policy (4%)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (4%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial Property Policies (8%)
Commercial Package Policy
Purpose
Definition
Coverage parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property



Builders Risk	Contractual Liability
Business Income	Commercial Crime (2%)
Extra Expense	Definitions
Legal Liability	Insuring Agreements
Cause of Loss Forms	Coverage Form Classifications
Commercial Property Endorsements	Workers' Compensation Insu
Ordinance or Law	Definitions
Peak Season Limit of Insurance	Coverages
Spoilage	Workers' Compensation In
Value Reporting Form	Employers Liability Insura
Earthquake	Other States Insurance
Commercial Inland Marine	Benefits
Definitions	Death
Conditions and Exclusions	Medical
Coverages (e.g. Transportation, Contractor's Floater, Equipment)	Survivor
Equipment Breakdown Coverages	Rehabilitation
Farm Property	Lost Wages
Definitions	Levels of Disability
Conditions and Exclusions	Permanent Partial
Coverages	Permanent Total
Commercial General Liability (9%)	Temporary Partial
Commercial Policy Components	Temporary Total
Declarations	Impairment Rating
Conditions	Accident versus Occupational
Interline Endorsements	Federal Laws
Commercial General Liability Coverages	Federal Employers Liabili
Bodily Injury and Property Damage	Jones Act
Personal and Advertising Injury	Longshore and Harbor Wo
Medical Payments	Migrant Farm Workers
Fire Damage	Rating and Job Classification
Supplementary Payments	Experience Rating
Elements of Commercial General Liability	Premium Basis
Conditions	Claim Reporting Procedures
Definitions	Other Types of Property and
Exclusions	Specialty Liability Insurance
Occurrence versus Claims-Made	Directors and Officers
Claims-Made Features	Professional/Errors and C
Trigger	Employment Practices
Retroactive Date	Employee Benefits
Prior Acts	Internet Liability and Net
Extended Reporting Periods	Surety Bonds
Claim Information	Types
Commercial General Liability Exposures	Parties to a Bond
Premises and Operations	Personal, Commercial Umbrel
Products and Completed Operations	Underlying Limits

Conf	tractual Liability
Commer	cial Crime (2%)
Definitio	ns
Insuring	Agreements
Coverage	e Form Classifications (types of coverage forms only)
Workers	Compensation Insurance (7%)
Definitio	ns
Coverage	es es
Wor	kers' Compensation Insurance
Emp	loyers Liability Insurance
Othe	er States Insurance
Benefits	
Dea	th
Med	ical
Surv	ivor
Reha	abilitation
Lost	Wages
Levels of	Disability
Perr	nanent Partial
Perr	nanent Total
Tem	porary Partial
Tem	porary Total
	airment Rating
Accident	versus Occupational Disease and Illness
Federal I	
Fede	eral Employers Liability Act (FELA)
	es Act
Lond	gshore and Harbor Workers' Compensation Act
	ant Farm Workers
	nd Job Classification
	erience Rating
	nium Basis
	porting Procedures
	/pes of Property and Casualty Insurance (5%)
	/ Liability Insurance
•	ctors and Officers
	essional/Errors and Omissions
	loyment Practices
	loyee Benefits
<u> </u>	rnet Liability and Network Protection
Surety B	
Type	
	ies to a Bond
	, Commercial Umbrella, and Excess Policies
UHO	erlying Limits



Self-Insured Retention
Defense Costs
Follow Form
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners/Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

UTAH CONSULTANT'S EXAMINATION FOR LIFE AND ACCIDENT/HEALTH INSURANCE EXAMINATION SERIES 17-09

100 questions - 150 Minutes

State Licensing and Regulation (20%)	
Licensing	
Qualifications (31A-23a-107, 108)	
Purpose (31A-23a-101)	
Process (31A-23a-103-105, 107, 302)	
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)	
Producers	
Consultants	
Adjusters	
Nonresidents (31A-23a-109)	
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)	
Reinstatement (31A-23a-111(2), 113)	
Assumed name (31A-23a-110(2))	
Change of address or telephone number (31A-23a-412(1)(c))	
Reporting of actions (31A-23a-105(2)(b))	
Disciplinary actions	
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)	
Probation (31A-23a-112)	
Monetary forfeiture (fines) (31A-2-308)	
State regulation	
Commissioner's general duties and powers (31A-2-201)	
Company regulation	
Solvency (31A-4-105, 105.5)	
Rates (31A-19a-201-203)	
Policy forms (31A-21-201-203)	
Producer appointment (31A-23a-115; Reg R590-244-1-14)	
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Reg R590-190-	192)

man and a	egulation
	y and trust account responsibilities (31A-23a-409)
	business/records maintenance (31A-23a-102, 412)
	ed business (31A-23a-502)
Shared c	ommissions (31A-23a-504)
Unfair mar	keting practices (Reg R590-154)
Misrepre	sentation (31A-21-105; 31A-23a-402(1))
False adv	vertising (31A-23a-402(1))
Rebating	(31A-23a-402(2), 31A-1-301(145))
Unfair di	scrimination (31A-23a-402(3))
Boycott,	coercion or intimidation (31A-23a-402(4))
Illegal in	ducement (31A-23a-402.5, Reg R590-154-11)
Examinatio	on of records (31A-2-203-205; 31A-23a-412)
Privacy of	Consumer Information (Reg R590-206)
Insurance 1	fraud regulation (31A-31-103-106)
Personal li	ability for unpaid claims (31A-15-105)
Federal Lice	ensing and Regulation (2%)
Federal Re	gulation
Fair Cre	dit Reporting Act
Fraud ar	nd False Statements (18 USC Sections 1033 and 1034)
Privacy	(Gramm Leach Bliley)
National	Do Not Call List
Affordat	ole Care Act
General Insu	urance Concepts (4%)
Risk	
	of Handling Risk (e.g., Avoidance, Retention, Sharing, on, Transfer)
Element	s of Insurable Risks
Definitio	ons (e.g., Risk, Hazard, Peril, Loss)
Classificat	ions of Insurers
Mutual,	Stock
Admitte	d, Non-Admitted
Foreign,	Domestic, Alien
Elements of	a Contract
Consider	ration
Compete	ent Parties
Legal Pu	ırpose
Offer	
Accepta	nce
Authority and	d Powers of Producers
Express	
Implied	
 Apparen	t
• • •	of Agency



Peaconable Evacetations
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Life, Accident, and Health Insurance Basics (11%)
Insurable Interest
Personal Uses of Life Insurance
Survivor Protection
Estate Creation
Liquidity
Estate Conservation
Determining Amount of Personal Life Insurance
Human Life Value Approach
Needs Approach
Business Uses of Life Insurance
Buy-Sell Funding
Key Person
Executive Bonuses
Factors in Premium Determination
Mortality
Interest
Expense
Premium Frequency
Field Underwriting
Application Procedures
Warranties and Representations
Policy Delivery
Effective Date of Coverage
Policy Review
Premium Collection
Statement of Good Health
Company Underwriting
Sources of Information
Classifications of Risk (Preferred, Standard, Substandard, Declined)
Definitions of Perils
Accidental Injury
Sickness
Types of Losses and Benefits
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense
Long-Term Care Expense
Prescriptions
Limited Health Insurance Policies
Accidental Death and Dismemberment

Но	spital Indemnity
Cr	itical Illness/Dread Disease
Vis	sion Care
He	earing
De	ntal
Cr	edit Disability
Class	sification of Risks
Pr	eferred
Sta	andard
Su	bstandard
Туре	es of Life Insurance Policies (10%)
Term	n Life Insurance
Le	vel
De	creasing
Inc	creasing Term
Who	le (Permanent, Ordinary) Life Insurance
Sir	ngle Premium
Со	ntinuous Premium
Lir	nited Payment
Ad	justable Life
Univ	ersal Life
Varia	able Life
Varia	able Universal
Inde	x Whole Life
Spec	ialized Policies
Jo	int Life
Su	rvivorship Life
Ju	venile
Re	turn of Premium Term Insurance
Grou	p Life Insurance
Eli	gible Groups
Ch	aracteristics of Group Life Insurance
Cred	it Life
Ind	dividual
Gr	oup
Life	Insurance Policy Provisions, Options, and Riders (10%)
Stan	dard Life Insurance Provisions
Ov	vnership
As	signment
Riç	ght to Examine (Free Look)
Pa	yment of Premiums
Gr	ace Period
Mi	sstatement of Age/Sex
1	contestability



Entire Contract	Return of Premium
Beneficiary Designation Options	Accelerated (Living) Benefit Provision Rider
Individuals	Long-Term Care Rider
Classes	Policy Exclusions
Estates	Annuities (6%)
Minors	Annuity Principles and Concepts
Trusts	Accumulation Period versus Annuity Period
Types of Beneficiaries	Owner, Annuitant, and Beneficiary
Revocable versus Irrevocable	Immediate versus Deferred Annuities
Primary and Contingent	Annuity (Benefit) Payment Options
Beneficiary-Related Clauses	Life Contingency Options
Common Disaster	Annuities Certain
Spendthrift	Pure Life versus Life with Guaranteed Minimum
Settlement Options	Single Life versus Multiple Life
Cash Payment (Lump Sum)	Annuity Products
Interest Only	Fixed Annuities
Life Income	Equity Indexed Annuities
Fixed-Period	Variable Annuities
Fixed-Amount Installments	Uses of Annuities
Nonforfeiture Options	Lump-Sum Settlements
Cash Surrender Value	Retirement Income
Extended Term	Education
Reduced Paid-Up Insurance	Long-Term Care Rider
Policy Loan and Withdrawal Options	Individual Accident and Health Insurance Policy Provisions (9%)
Loans	Uniform Required Provisions
Automatic Premium Loans	Time Limit on Certain Defenses
Withdrawals Partial Surrenders	Grace Period
Dividend Options	Reinstatement
Paid-Up Additions	Claim Forms
Cash Payment (Lump Sum)	Proof of Loss
One Year Term	Time of Payment of Claims
Reduction of Premium	Physical Examinations and Autopsy
Accumulation at Interest	Legal Actions
Disability Riders	Entire Contract
Waiver of Premium	Payment of Claims
Disability Income Benefit	Change of Beneficiary
Payor Benefit Life	Notice of Claim
Riders Covering Additional Insureds	Uniform Optional Provisions
Spouse	Change of Occupation
Children	Misstatement of Age/Sex
Family	Illegal Occupation
Riders Affecting Death Benefit Amount	Intoxicants, Narcotics, or Other Controlled Substances
Accidental Death	Other General Provisions
Guaranteed Insurability	Right to Examine/Free Look
Cost of Living	Insuring Clause

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Consideration Clause
Renewability Clause
Coinsurance
Probationary Period
Elimination Period
Exclusions
Disability Income and Related Insurance (6%)
Benefits Determination for Disability
Pure Loss of Income
Indemnity
Qualifications of Disability
Total (Own Occupation, Any Occupation)
Partial
Permanent
Presumptive
Recurrent
Residual
Inability to Perform Duties
Occupational versus Non-Occupational
Individual Disability Income Insurance
Basic Total Disability Plan
Cost of Living Rider
Future Increase Option Rider
Change of Occupation
Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense

	ecurity Disability
	fication for Disability Benefits
Defin	ition of Disability
Waiti	ng Period
	l Plans (6%)
	Plan Concepts
	or-Service
Prepa	
Speci	fied Coverage
Comp	orehensive Coverage
Depe	ndent Coverage
Provisio	ons and Clauses
Dedu	ctibles
-	Loss Provision
	rment Rider
Types o	f Medical Plans
Basic	Plans
Major	Medical Insurance
Healt	h Maintenance Organizations (HMOs)
Prefe	rred Provider Organzations (PPOs)
Point	-of-Service (POS) Plans
Cost Co	ntainment in Health Care Delivery
Mana	ged Care
Preve	entive Care
Outpa	atient Benefits
Utiliz	ation Management
Preau	ıthorization
Gatel	keeper
Health	Insurance Portability and Accountability Act (HIPAA)
Eligib	ility Requirements
Term	S
Priva	су
Porta	bility
Group I	Health Insurance (4%)
Charact	eristics of Group Health Insurance
Grou	o Contract
Certi	ficate of Coverage
Eligib	le Groups
Contr	ibutory versus Non-Contributory
Employ	er Group Health Insurance
Unde	rwriting Criteria
Eligib	ility for Insurance
Conve	ersion of Coverage
Open	Enrollment



SEP
SIMPLE
Taxation of Personal Life Insurance
Premiums
Dividends
Settlements
Modified Endowment Contracts (MECs)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Business Disability Insurance
Medical Expense
Long-Term Care
Consumer-Driven Health Plans
Health Savings Accounts (HSAs)
Health Reimbursement Accounts (HRAs)
Flexible Spending Accounts (FSAs)

UTAH CONSULTANT'S EXAMINATION FOR PROPERTY AND CASUALTY INSURANCE EXAMINATION SERIES 17-10

100 questions - 150 Minutes

State Licensing and Regulat	ion (20%)
Licensing	
Qualifications (31A-23a-10	7, 108)
Purpose (31A-23a-101)	
Process (31A-23a-103-105,	107, 302)
Types of licensees (31A-1-3	301, 31A-23a-106, 203, 401, 504)
Producers	
Consultants	
Adjusters	
Nonresidents (31A-23a-1	09)
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education red through 10)	quirements (31A-23a-202; Reg R590-142-1
Reinstatement (31A-23a-	111(2), 113)
Assumed name (31A-23a-	-110(2))
Change of address or tel	ephone number (31A-23a-412(1)(c))
Reporting of actions (31/	A-23a-105(2)(b))
Disciplinary actions	
License termination, sus 31A-23a-111)	pension, or revocation (31A-2-308(10)(a);
Probation (31A-23a-112)	

Monetary forfeiture (fines) (31A-2-308)	Consideration
State regulation	Competent Parties
Commissioner's general duties and powers (31A-2-201)	Legal Purpose
Company regulation	Offer
Solvency (31A-4-105, 105.5)	Acceptance
Rates (31A-19a-201-203)	Authority and Powers of Produc
Policy forms (31A-21-201-203)	Express
Producer appointment (31A-23a-115; Reg R590-244-1-14)	Implied
Termination of appointment (Reg R590-244-1-14)	Apparent
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)	The Law of Agency
Producer regulation	Legal Interpretations Affecting
Fiduciary and trust account responsibilities (31A-23a-409)	Reasonable Expectations
Place of business/records maintenance (31A-23a-102, 412)	Indemnity
Controlled business (31A-23a-502)	Good Faith
Shared commissions (31A-23a-504)	Fraud
Unfair marketing practices (Reg R590-154)	Warranties, Representation Concealment
Misrepresentation (31A-21-105; 31A-23a-402(1))	Property and Casualty Insuran
False advertising (31A-23a-402(1))	Insurable Interest
Rebating (31A-23a-402(2), 31A-1-301(145))	Damages
Unfair discrimination (31A-23a-402(3))	Compensatory versus Punit
Boycott, coercion or intimidation (31A-23a-402(4))	General versus Special
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Liability
Examination of records (31A-2-203-205; 31A-23a-412)	Absolute
Privacy of Consumer Information (Reg R590-206)	Strict
Insurance fraud regulation (31A-31-103-106)	Vicarious
Personal liability for unpaid claims (31A-15-105)	Underwriting
Federal Licensing and Regulation (2%)	Purpose
ederal Regulation	Process
Fair Credit Reporting Act	Results
Fraud and False Statements (18 USC Sections 1033 and 1034)	Rate Development
Privacy (Gramm Leach Bliley)	Types
National Flood Insurance Program	Components
Terrorism Risk Insurance Act	Basis
Motor Carrier Act (MCS-90 and others)	Types of Hazards
General Insurance Concepts (10%)	Types of Perils
Risk	Named
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	Special
Elements of Insurable Risks	Types of Loss
Definitions (e.g., Risk, Hazard, Peril, Loss)	Direct
Classifications of Insurers	Indirect
Mutual, Stock	Loss valuation
Admitted, Non-Admitted	Actual Cash Value
Foreign, Domestic, Alien	Replacement Cost

Com	petent Parties
Lega	al Purpose
Offe	er
Acce	eptance
Authorit	y and Powers of Producers
Ехрг	ress
Imp	
	arent
	Law of Agency
	erpretations Affecting Contracts
	sonable Expectations
	emnity
	d Faith
Frau	ıd
	ranties, Representations, Misrepresentations, and
	cealment
	y and Casualty Insurance Basics (17%)
	e Interest
Damages	
	pensatory versus Punitive
	eral versus Special
Liability	
	olute
Stric	ct
	rious
Underwr	<u> </u>
Purp	oose
Prod	cess
Resu	
Rate Dev	relopment
Тур	es
Com	ponents
Basi	S
Types of	Hazards
Types of	Perils
Nam	ned
Spec	cial
Types of	Loss
Dire	ct
Indi	rect
Loss valu	ation
Actu	ual Cash Value
Rep	lacement Cost
	ctional Replacement Cost



Market Value	
Agreed Value	
Valued Policy	
Basic Types of Construction	
Negligence	
Torts	
Elements of a Negligent Act	
Defense Against Negligence	
Accident versus Occurrence	
Policy Structure	
Declarations	
Definitions	
Insuring Agreement	
Supplementary Coverage	
Conditions	
Exclusions	
Endorsements	
Policy Conditions	
Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)	
Limits of Liability	
Per Accident	
Per Occurrence	
Per Person	
Aggregate	
Split	
Combined Single Limit	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, and Blanket Insurance	
Vacant versus Unoccupied	
Named Insured Provisions	
First Named Insured versus Other Insureds	
Duties After Loss	
Assignment	
Waiver of Rights	

Insurer Pr	rovisions
Liber	alization
Subro	ogation
Claim	n Settlement Options
Duty	to Defend
Third-Par	ty Provisions
Stand	ard Mortgage Clause
Loss	Payable Clause
No Be	enefit to the Bailee
Dwelling	Policy Concepts (4%)
Dwelling I	Policy
Chara	acteristics
Eligib	pility
Purpo	ose
Policy	y Definitions
Coverage	Forms Specifying Perils Insured Against
DP-1	Basic
DP-2	Broad
DP-3	Special
Property	Coverages
Dwel	ling
Othei	r Structures
Perso	onal Property
Fair F	Rental Value
Addit	ional Living Expense
Dwelling I	Policy Exclusions
Dwelling I	Policy Conditions
	Policy Endorsements
	matic Increase in Insurance
Dwel	ling Under Construction
	: Coverage
	onal Liability Supplement
	ners Policy Concepts (8%)
Homeown	ers Policy
	acteristics
Eligib	pility
Purpo	
•	y Definitions
Perils Insu	ured Against
Basic	-
Broad	1
Speci	·
-	ers Policy Coverage Forms
	1 (HO-2)
	al (H0-3)



Contants Brood (IIO 4)	Dealth, Indiana and December Demand
Contents Broad (HO-4)	Bodily Injury and Property Damage
Unit-Owners (HO-6)	Supplementary Payments
Modified Coverages (HO-8)	Persons Insured
Property Coverages	Exclusions
Dwelling	Physical Damage
Other Structures	Other Commercial Automobile forms (e. Dealers)
Personal Property	Commercial Property Policies (8%)
Loss of Use	Commercial Package Policy
Additional Coverages	Purpose
Liability Coverages	Definition
Personal Liability	Coverage parts
Medical Payments to Others	Commercial Policy Components
Homeowners Policy Exclusions	Declarations
Homeowners Policy Conditions	Conditions
Homeowners Policy Endorsements	Insuring Agreements
Business Pursuits	Exclusions
Earthquake	Interline Endorsements
Home Day Care	Commercial Property Forms
Personal Injury	Coverage Forms for Building and Bu
Personal Property Replacement Cost	Builders Risk
Watercraft	Business Income
Identity Theft	Extra Expense
Scheduled Personal Property/Personal Articles Floater	Legal Liability
Personal Automobile Policy (4%)	Cause of Loss Forms
Personal Automobile Policy	Commercial Property Endorsements
Definitions	Ordinance or Law
General Provisions	Peak Season Limit of Insurance
Conditions	Spoilage
Duties After an Accident	Value Reporting Form
Endorsements	Earthquake
Personal Automobile Policy Liability	Commercial Inland Marine
Bodily Injury and Property Damage	Definitions
Supplementary Payments	Conditions and Exclusions
Persons Insured	Coverages (e.g. Transportation, Cor
Exclusions	Equipment Breakdown Coverages
Expenses for Medical Services	Farm Property
Uninsured/Underinsured Motorist Coverage	Definitions
Physical Damage	Conditions and Exclusions
Commercial Automobile Policy (4%)	Coverages
Commercial Automobile Policy	Commercial General Liability (9%)
Definitions	Commercial Policy Components
Provisions and Conditions	Declarations
Duties After an Accident	Declarations
Parties with all Accident	Conditions
Endorsements	Conditions Interline Endorsements

Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial Property Policies (8%)
Commercial Package Policy
Purpose
Definition
Coverage parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Commercial General Liability (9%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements



Commercial General Liability coverages	
Bodily Injury and Property Damage	
Personal and Advertising Injury	
Medical Payments	
Fire Damage	
Supplementary Payments	
Elements of Commercial General Liability	
Conditions	
Definitions	
Exclusions	
Occurrence versus Claims-Made	
Claims-Made Features	
Trigger	
Retroactive Date	
Prior Acts	
Extended Reporting Periods	
Claim Information	
Commercial General Liability Exposures	
Premises and Operations	
Products and Completed Operations	
Contractual Liability	
Commercial Crime (2%)	
Definitions	
Insuring Agreements	
Coverage Form Classifications (types of coverage form	ms only)
Workers' Compensation Insurance (7%)	
Definitions	
Coverages	
Workers' Compensation Insurance	
Employers Liability Insurance	
Other States Insurance	
Benefits	
Benefits Death	
Death	
Death Medical	
Death Medical Survivor	
Death Medical Survivor Rehabilitation	
Death Medical Survivor Rehabilitation Lost Wages	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial Permanent Total	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial Permanent Total Temporary Partial	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial Permanent Total Temporary Partial Temporary Total	
Death Medical Survivor Rehabilitation Lost Wages Levels of Disability Permanent Partial Permanent Total Temporary Partial Temporary Total Impairment Rating	

Feder	al Employers Liability Act (FELA)
Jones	Act
Longs	hore and Harbor Workers' Compensation Act
Migra	nt Farm Workers
Rating and	Job Classification
Exper	ience Rating
Premi	um Basis
Claim Rep	orting Procedures
Other Typ	oes of Property and Casualty Insurance (5%)
Specialty I	Liability Insurance
Direct	tors and Officers
Profes	ssional/Errors and Omissions
Emplo	pyment Practices
Emplo	oyee Benefits
Intern	net Liability and Network Protection
Surety Bor	nds
Types	
Partie	es to a Bond
Personal,	Commercial Umbrella, and Excess Policies
Under	lying Limits
Self-Ir	nsured Retention
Defen	ise Costs
Follov	v Form
Purpose ai	nd General Characteristics of Businessowners Policy (BOP)
Farmowne	ers/Ranchowners Policy
Mobile Ho	me Policy
Purpose of	f Difference in Conditions

UTAH ADJUSTER'S EXAMINATION FOR PROPERTY/CASUALTY INSURANCE EXAMINATION SERIES 17-11

Flood and Earthquake Insurance Coverages

100 questions - 150 Minutes

State Licensing and Regulation (20%)	
Licensing requirements	
Definitions (31A-26-102)	
Qualifications (31A-26-203, 205)	
Purpose (31A-26-202)	
Process (31A-26-202)	
Classifications of licenses (31A-26-204)	
Adjusters (31A-26-102, 201, 204 (1)(c))	
Non-resident adjuster (31A-26-208)	
Licensing exceptions (31A-26-201 (2))	
License/character requirements (31A-26-204 & 205)	



Emergency adjuster license (31A-26-212)	
Maintenance and duration	
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)	
Continuing education requirements (31A-26-206; Reg. R590-142 through 10)	2-1
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)	
Assumed name (31A-26-209(2)	
Records (31A-26-306 (2-4))	
Change in name, address, telephone number (31A-26-306 (1) (b	o))
Reporting of actions (31A-26-203)	
Disciplinary actions	
Probation (31A-26-214)	
Termination, suspension, revocation, refusal to issue or renew 26-213)	(31A-
Monetary forfeiture (fines) (31A-2-308)	
Claim settlement laws and regulations	
Unfair claim settlement practices (31A-26-303; Reg R590-190-19	92)
Producer regulation	
Place of business/records maintenance (31A-26-102)	
Federal Licensing and Regulation (2%)	
Federal Regulation	
Fraud and False Statements (18 USC Sections 1033 and 1034)	
Privacy (Gramm Leach Bliley)	
National Flood Insurance Program	
Terrorism Risk Insurance Act	
Motor Carrier Act (MCS-90 and others)	
General Insurance Concepts (10%)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharir Reduction, Transfer)	ıg,
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	

Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and
Concealment
Property and Casualty Insurance Basics (16%)
Insurable Interest
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results
Rate Development
Types
Components
Basis
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
<u> </u>



Supplementary Coverses
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
Dwelling Policy Concepts (5%)
Dwelling Policy
Characteristics
Eligibility

	Purpose
	Policy Definitions
Cove	erage Forms Specifying Perils Insured Against
	DP-1 Basic
	DP-2 Broad
	DP-3 Special
Prop	perty Coverages
	Dwelling
	Other Structures
	Personal Property
	Fair Rental Value
	Additional Living Expense
Dwe	elling Policy Exclusions
Dwe	elling Policy Conditions
Dwe	elling Policy Endorsements
	Automatic Increase in Insurance
	Dwelling Under Construction
	Theft Coverage
	Personal Liability Supplement
Hon	neowners Policy Concepts (8%)
Hom	neowners Policy
	Characteristics
	Eligibility
	Purpose
	Policy Definitions
Peri	Is Insured Against
	Basic
	Broad
	Special
Hom	neowners Policy Coverage Forms
	Broad (HO-2)
	Special (HO-3)
	Contents Broad (HO-4)
	Unit-Owners (HO-6)
	Modified Coverages (HO-8)
Prop	perty Coverages
	Dwelling
	Other Structures
	Personal Property
	Loss of Use
	Additional Coverages
Liab	oility Coverages
Liab	Personal Liability



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Homeowners Policy Conditions
Homeowners Policy Endorsements
Business Pursuits
Earthquake
Home Day Care
Personal Injury
Personal Property Replacement Cost
Watercraft
Identity Theft
Scheduled Personal Property/Personal Articles Floater
Commercial Property Policies (7%)
Commercial Package Policy
Purpose
Definition
Coverage Parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Personal Automobile Policy (6%)
Personal Automobile Policy

Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Commercial Automobile Policy (5%)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability (6%)
Commercial Policy Components
Declarations
Conditions
Interline Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Elements of Commercial General Liability
Conditions
Definitions
Exclusions
Occurrence versus Claims-Made
Claims-Made Features
Trigger



Retroactive Date Prior Acts Extended Reporting Periods Claim Information Commercial General Liability Exposures **Premises and Operations Products and Completed Operations** Contractual Liability Other Types of Insurance Policies (4%) Purpose and general characteristics of Umbrella Policy Purpose and general characteristics of Businessowners Policy (BOP) Farmowners/Ranchowners Policy Mobile Home Policy **Adjustment Process (11%)** Claim Notification Process Date of Loss Location Parties Involved Type of Loss (e.g. Liability, Property) Investigation and Evaluation of Loss/Claim Information **Determination of Applicable Coverage** Inquiry into Relevant Information Purpose of Loss Reserves **Remedies for Disputes Appraisal** Mediation **Arbitration** Litigation Finalization of Claim Denial Settlement Closing Claim

UTAH ADJUSTER'S EXAMINATION FOR ACCIDENT/HEALTH INSURANCE EXAMINATION SERIES 17-12

100 questions - 120 Minutes

Insurance Regulation (10%)
Licensing requirements
Qualifications (31A-26-203, 205)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))

Nonre	esident adjuster (31A-26-208)
Licen	sing exemptions (31A-26-201(2))
Emer	gency adjuster license (31A-26-212)
Mainte	nance and duration
Rene	wal (31A-26-206, 213)
Conti	nuing education (31A-26-206; Reg R590-142)
Reins	tatement (31A-26-214.5 (2); Reg. R590-244-8)
Assur	ned name (31A-26-209(2))
Reco	rds (31A-26-306(2-4))
Chan	ge of address or telephone number (31A-26-306(1)(b))
Rep	porting of actions (31A-26-203)
Discipli	nary actions
Term 26-21	ination, suspension, revocation, refusal to issue or renew (31A 3)
Proba	ation (31A-26-214)
	tary forfeiture (fines) (31A-2-308)
	ettlement laws and regulations (31A-26-301, 301.5, 303; Reg 92-1-14)
Unfair	claim settlement practices (31A-26-303; Reg R590-190-192)
Produ	ucer regulation
Pla	ce of business/records maintenance (31A-26-102)
Federa	regulation
Frauc	l and false statements (18 USC 1033-1034)
Accide	nt and Health Insurance Basics (17%)
Definit	ion of potential claims
Accid	ental injury
Sickn	ess
Princip	al types of claims and benefits
Loss	of income from disability
Medio	cal expense
Denta	al expense
Long-	term care expense
Classes	of health insurance policies
Indiv	dual versus group
Priva	te versus government
Limit	ed versus comprehensive
Limited	d policies
Limit	ed benefits and amounts
Requ	ired notice to insured
Type	s of limited policies
Acc	ident-only
Spe	ecified (dread) disease
Hos	spital indemnity (income)
Cre	dit disability

Blanket insurance (teams, passengers, other)

Prescription drugs



Vision care	Tachycardia
Common exclusions from coverage	Atherosclerosis
Considerations in replacing accident and health insurance (Reg R590-126-9, 233)	Coronary thrombosis
Benefits, limitations and exclusions	Medical tests
Underwriting requirements	Laboratory
Accident and health insurance claims	Radiography (X-ray)
Insured's notice	Magnetic resonance imaging
Standard claim forms	Computerized tomography (
Insurer's provision of claim forms	Electromyography (EMG)
Insured's submission of proof of loss	Nerve conduction studies
Insurer's investigation/verification of loss	Myelography
Insurer's payment of claim	Arthroscopy
Physical examination and autopsy	Electrocardiogram (EKG or E
Legal actions	Electroencephalography (EE
Understanding the Language of Medical Reports (10%)	Accident and Health Insurance
Medical terminology and abbreviations	Required provisions
Location terms	Incontestability (31A-22-609
Movement terms	Grace period (31A-22-607)
Prefixes, suffixes and root words	Reinstatement (31A-22-608)
Abbreviations used in medical reports	Claim procedures (31A-21-3 192-1-14)
Medical specialties	Optional provisions
Basic human anatomy	Change of occupation (31A-
Skeletal structure	Misstatement of age (31A-22
Nervous system	Other insurance (31A-22-619
Respiratory system	Coordination of benefits (Re
Cardiovascular system	Other general provisions
Abdominal organs	Right to examine (free look)
Injuries and diseases	Insuring clause
Strains and sprains	Consideration clause
Dislocations	Entire contract; changes
Fractures	Rights of spouse (31A-22-61)
Soft tissue injuries	Change of beneficiary
Brain injuries	Unpaid premium
Burn classifications	Conformity with state statu
Cumulative trauma	Illegal occupation
Repetitive motion injuries	Renewability clause (31A-30
Lung disease	Noncancelable
Diabetes mellitus	Guaranteed renewable
Glaucoma	Conditionally renewable
Hypertension	Renewable at option of in
Osteoarthritis	Nonrenewable (cancelable
Osteomyelitus	Disability Income and Related
Osteoporosis	Qualifying for disability bene
Stroke	Inability to perform duties
	3 11 11 11 11 11 11

Tach	ycardia
Athe	rosclerosis
Coro	nary thrombosis
Medica	al tests
Labo	ratory
Radio	ography (X-ray)
Magr	netic resonance imaging (MRI)
Com	puterized tomography (CT or CAT)
Elect	tromyography (EMG)
Nerv	e conduction studies
Myel	ography
Arthi	roscopy
Elect	trocardiogram (EKG or ECG)
Elect	troencephalography (EEG)
Accide	ent and Health Insurance Policy General Provisions (13%)
Requir	red provisions
Incor	ntestability (31A-22-609)
Grac	e period (31A-22-607)
	statement (31A-22-608)
Clain 192-1-	n procedures (31A-21-312; 31A-22-614; 31A-26-301; Reg R590- 14)
Option	nal provisions
Chan	ge of occupation (31A-22-613(1))
Misst	tatement of age (31A-22-613(2, 3))
Othe	er insurance (31A-22-619)
Coor	dination of benefits (Reg R590-131-1-9)
Other	general provisions
Right	t to examine (free look) (31A-22-606)
Insur	ing clause
Cons	ideration clause
Entir	re contract; changes
Right	ts of spouse (31A-22-612)
Chan	ge of beneficiary
Unpa	aid premium
Conf	formity with state statutes
Illega	al occupation
Rene	ewability clause (31A-30-107; Reg R590-126-5, 233)
No	ncancelable
Gu	aranteed renewable
Со	nditionally renewable
Re	newable at option of insurer
No	nrenewable (cancelable, term)
Disabil	lity Income and Related Insurance (10%)



Own accumation
Own occupation
Any occupation
Loss of income (income replacement contracts)
Presumptive disability
Requirement to be under physician care
Individual disability income insurance
Basic total disability plan
Income benefits (monthly indemnity)
Elimination and benefit periods
Waiver of premium feature
Coordination with social insurance and workers compensation benefits
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
At-work benefits
Partial disability benefit
Residual disability benefit
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance
Other cash benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Refund provisions
Return of premium
Cash surrender value
Exclusions
Unique aspects of individual disability underwriting
Occupational considerations
Benefit limits
Policy issuance alternatives
Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key employee (partner) disability income
Disability buy-sell policy
Social Security disability
Qualification for disability benefits
Definition of disability
Waiting period
Disability buy-sell policy Social Security disability Qualification for disability benefits Definition of disability

Vorkers compensation	
Eligibility	
ledical Plans (10%)	
ledical plan concepts	
Fee-for-service basis versus prepaid basis	
Specified coverages versus comprehensive care	
Benefit schedule versus usual/reasonable/customary cha	arges
Any provider versus limited choice of providers	
Insureds versus subscribers/participants	
ypes of providers and plans	
Major medical insurance (indemnity plans)	
Characteristics	
Common limitations	
Exclusions from coverage	
Provisions affecting cost to insured	
Defined contribution plans (31A-30-201-208)	
Health maintenance organizations (HMOs)	
General characteristics	
Preventive care services	
Primary care physician versus referral (specialty) phys	ician
Emergency care	
Hospital services	
Other basic services	
Preferred provider organizations (PPOs)	
General characteristics	
Limited health plans (31A-8-101(6))	
Open panel or closed panel	
Types of parties to the provider contract	
Point-of-service (POS) plans	
Nature and purpose	
Out-of-network provider access (open-ended HMO)	
PCP referral (gatekeeper PPO)	
Indemnity plan features	
ost containment in health care delivery	
Cost-saving services	
Preventive care	
Hospital outpatient benefits	
Alternatives to hospital services	
Utilization management	
Prospective review	
Concurrent review	
tah requirements (individual and group)	
Eligibility requirements	
Newborn child coverage (31A-22-610)	

Disability income benefits



Dependent child age limit (31A-22-610.5) Eligibility of dependent children not based solely on residency (31A-22-718) Policy extension for handicapped children (31A-22-611) Benefit offers Substance abuse coverage (31A-22-715) HIPAA (Health Insurance Portability and Accountability Act) requirements Eligibility Guaranteed issue Creditable coverage Renewability Medical savings accounts (MSAs) and Health savings accounts (HSAs) Definition Eligibility **Contribution limits** Portability Group Accident and Health Insurance (10%) Characteristics of group insurance (31a-22-501) **Group contract** Certificate of coverage Experience rating versus community rating Types of eligible groups Employment-related groups (31a-22-501.1) Individual employer groups (31a-22-501.1) Multiple-Employer Trusts (METs) or Welfare Arrangements (MEWAs) Associations (alumni, professional, other) (31a-22-701 Customer groups (depositors, creditor-debtor, other) (31a-22-506) Marketing considerations Advertising (R590-155) Regulatory jurisdiction/place of delivery Employer group health insurance Insurer underwriting criteria Characteristics of group Plan design factors Administrative capability Eligibility for insurance Annual open enrollment **Employee eligibility** Dependent eligibility (31a-22-601.1, 31a-22-610.5, 31a-22-611, 31a-22-718) Coordination of benefits provision (Reg R590-131-1-9) Change of insurance companies or loss of coverage Coinsurance and deductible carryover No-loss no-gain Events that terminate coverage Extension of benefits

(31A-22-722)	
Conversion rights (31A-22-723)	
Conversion rights for former spouse (31A-22-612)	
Reinstatement of coverage for military personnel (31A-22-717))
Small employer medical plans	
Definition of small employer (31A-1-301)	
Basic coverage (31A-22-613.5)	
Availability of coverage (31A-30-108)	
Renewability of coverage (31A-30-107)	
Pre-existing conditions (31A-22-605.1)	
Participation requirements (31A-30-112)	
Open enrollment (Reg R590-176-1-11)	
Regulation of employer group insurance plans	
Employee Retirement Income Security Act (ERISA)	
Applicability	
Fiduciary responsibilities	
Reporting and disclosure	
Age Discrimination in Employment Act (ADEA)	
Applicability to employers and workers	
Permitted reductions in insured benefits	
Permitted increases in employee contributions	
Requirements for medical expense coverage	
Civil Rights Act/Pregnancy Discrimination Act	
Applicability	
Guidelines	
Relationship with Medicare	
Medicare secondary rules	
Medicare carve-outs and supplements	
Nondiscrimination rules (highly-compensated)	
Types of funding and administration	
Conventional fully-insured plans	
Fully self-funded (self-administered) plans	
Characteristics	
Dental Insurance (7%)	
Categories of dental treatment	
Diagnostic and preventive	
Restorative	
Oral surgery	
Endodontics	
Periodontics	
Prosthodontics	
Orthodontics	
Indemnity plans	
Choice of providers	

Continuation of coverage under COBRA and Utah specific rules



Scheduled versus nonscheduled plans	Employer group health plans
Benefit categories	Disabled employees
Diagnostic/preventive services	Employees with kidney failu
Basic services	Individuals age 65 and older
Major services	Medicaid
Deductibles and coinsurance	Eligibility
Combination plans	Benefits
Exclusions	Long-term care (LTC) policies
Limitations	LTC, Medicare and Medicaid c
Predetermination of benefits	Eligibility for benefits
Employer group dental expense	Levels of care
Integrated deductibles versus stand-alone plans	Skilled care
Minimizing adverse selection	Intermediate care
Insurance for Senior Citizens and Special Needs Individuals (10%)	Custodial care
Medicare	Home health care
Nature, financing and administration	Adult day care
Part A — Hospital Insurance	Respite care
Individual eligibility requirements	Benefit periods
Enrollment	Benefit amounts
Coverages and cost-sharing amounts	Optional benefits
Part B – Medical Insurance	Guarantee of insurability
Individual eligibility requirements	Return of premium
Enrollment	Qualified LTC plans
Coverages and cost-sharing amounts	Exclusions
Exclusions	Underwriting considerations
Claims terminology and other key terms	Utah regulations and required
Part C — Medicare Advantage	Shopper's guide (Reg R590-1
Part D — Prescription Drug Insurance	Outline of coverage (31A-22
Medicare supplements	Right to return (free look) (
Purpose	Replacement (Reg R590-148
Open enrollment (Reg R590-146-11)	Renewal provisions (Reg R59
Standardized Medicare supplement plans	Continuation or conversion
Core benefits (Reg R590-146-8(B))	Required disclosure provisio
Additional benefits (Reg R590-146-8(C))	Inflation protection (Reg R5
Utah regulations and required provisions	Pre-existing conditions (31A
Right to return (free look) (31A-22-620(6))	Protection against unintenti
Replacement (Reg R590-146-18, 22 & 23)	Prohibited provisions (31A-2
Pre-existing conditions (Reg R590-146-23)	Utah Comprehensive Health In
Required disclosure provisions (Reg R590-146-17)	Eligibility (31A-29-111)
Outline of coverage (Reg R590-146-17(C))	Coverages and limits (31A-29-
Guide to Health Insurance for People with Medicare (Reg R590-	Exclusions (31A-29-113)
146-17(A)(6)(a))	Deductibles and coinsurance
Permitted compensation (Reg R590-146-16)	Federal Tax Considerations for
Medicare Select (Reg R590-146-10)	
Other options for individuals with Medicare	Personally-owned health insur-

Disabled	employees
Employe	es with kidney failure
Individua	als age 65 and older
Medicaid	
Eligibilit	у
Benefits	
Long-term o	eare (LTC) policies
LTC, Medic	care and Medicaid compared
Eligibility	for benefits
Levels of o	care
Skilled c	are
Intermed	diate care
Custodia	ıl care
Home he	ealth care
Adult da	y care
Respite	care
Benefit pe	riods
Benefit an	nounts
Optional b	enefits
Guarant	ee of insurability
	of premium
Qualified I	
Exclusions	
Underwrit	ing considerations
Utah regul	ations and required provisions
Shopper'	's guide (Reg R590-148-16)
Outline	of coverage (31A-22-1409; Reg R590-148-15)
Right to	return (free look) (31A-22-1408)
Replacer	ment (Reg R590-148-6)
	provisions (Reg R590-148-6)
Continua	ation or conversion (Reg R590-148-10)
Required	d disclosure provisions (Reg R590-148-6)
Inflation	protection (Reg R590-148-13)
Pre-exis	ting conditions (31A-22-1406; Reg R590-148-6)
Protection	on against unintentional lapse (Reg R590-148-11)
Prohibite	ed provisions (31A-22-1405, 1407)
Utah Compr	ehensive Health Insurance Pool (31A-29-101-123)
Eligibility	(31A-29-111)
Coverages	and limits (31A-29-113)
Exclusions	(31A-29-113)
Deductibl	es and coinsurance (31A-29-114)
Federal Tax	Considerations for Accident and Health Insurance (3%)
	owned health insurance
Disability i	income insurance



Medical expense insurance			
Long-term care insurance			
Employer group health insurance			
Disability income (STD, LTD)			
Benefits subject to FICA			
Medical and dental expense			
Long-term care insurance			
Accidental death and dismemberment			
Medical expense coverage for sole proprietors and partners			
Business disability insurance			
Key person disability income			
Buy-sell policy			
Medical savings accounts (MSAs) and Health savings accounts (HSAs)			

UTAH MARKETING REPRESENTATIVE'S EXAMINATION FOR TITLE INSURANCE EXAMINATION SERIES 17-13

50 questions - 60 Minutes

30 questions - 00 minutes	
Insurance Regulation (10%)	
Licensing	
Qualifications (31A-23a-107)	
Purpose (31A-23a-101; R592-1)	
Persons to be licensed	
General requirements (31A-23a-105-108)	
Title insurance producer additional requirements (31A-23a-204; R592-1)	
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education requirements (31A-23a-202; Reg R590-142-4; R592-7)	
Reinstatement (31A-23a-111(2), 113)	
Assumed name (31A-23a-110(2))	
Change of address, telephone number or business email address (31A-23a-412(1)(c); R590-258)	
Reporting of actions (31A-23a-105(2)(b))	
Disciplinary actions	
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)	
Probation (31A-23a-112)	
Monetary forfeiture (fines) (31A-2-308; R592-2)	
State regulation	
Commissioner's general duties and powers (31A-2-201)	
Title company provisions	
Solvency (31A-4-105, 105.5)	
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)	
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Admin.	

Records maintenance (31A-23a-102, 412, 31A-20-110; R592-11)	
Insurance fraud regulation (31A-31-103-106; R592-14)	
eneral Insurance (5%)	
roducers and general rules of agency	
Insurer as principal	
Producer/insurer relationship	
Authority and powers of producers	
Express	
Implied	
Apparent	
Responsibilities to the applicant/insured	
ontracts	
Elements of a legal contract	
Offer and acceptance	
Consideration	
Competent parties	
Legal purpose	
Distinct characteristics of an insurance contract	
Contract of adhesion	
Personal contract	
Unilateral contract	
Conditional contract	
Legal interpretations affecting contracts	
Ambiguities in a contract of adhesion	
Reasonable expectations	
Indemnity	
Utmost good faith	
Representations/misrepresentations	
Warranties	
Concealment	
Fraud	
Waiver and estoppel	
itle Insurance (40%)	
isks covered by title insurance	
Risk of error in public records	
Hidden off-record title risks	
Risk of omission and commission by producer	
ntities that can be insured; need for insurance	
Types of entities	
Individual	
Corporations	
Partnerships	

Rule R590-190-1-14; R592-6; R592-14)



Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured
Estates
Fee simple
Leasehold
Life
Easements
Title insurance forms
Commitments
Owner's policy
Loan policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions
3.6 Rates and premiums
Marketing Title Insurance (45%)
Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18 & R592-6-1-7)
Rebating (31A-1-301(145))
False advertising (31A-23a-402(1))
Misrepresentations
Defamation of insurer
Discrimination
Unfair inducements and marketing practices in obtaining title insurance business
Unfair or deceptive practices (Admin. Rule R590-99-4)

UTAH SEARCHER'S EXAMINATION FOR TITLE INSURANCE EXAMINATION SERIES 17-14

100 questions - 120 Minutes

Insurance Regulation (10%)			
Licensing			
Qualifications (31A-23a-107)			
Purpose (31A-23a-101)			
Persons to be licensed			
General requirements (31A-23a-105-108)			

	Title insurance producer additional requirements (31A-23a-204; R592-1)
	Maintenance and duration
	Renewal (31A-23a-105)
	Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4, R592-7)
	Reinstatement (31A-23a-111(2), 113)
	Assumed name (31A-23a-110(2))
	Change of address or telephone number (31A-23a-412(1)(c); R590 258)
	Reporting of actions (31A-23a-105(2)(b))
	Disciplinary actions
	License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
	Probation (31A-23a-112)
	Monetary forfeiture (fines) (31A-2-308; R592-2)
S	tate regulation
	Commissioner's general duties and powers (31A-2-201)
	Title company provisions
	Solvency (31A-4-105, 105.5)
	Insurance rates and escrow changes (31A-19a-201-203, 209; R592 15)
	Termination of appointment (Reg R590-244-1-14)
	Unfair claim settlement practices (31A-26-303; Admin. Rule R590 190-1-14; R592-6,14)
	Producer regulation
	Place of business/records maintenance (31A-23a-412)
	Record retention and annual reports (31A-23a-413; Admin. Rule R592-11; Admin. Rule R590-136-1-6, R592-11)
	Controlled business (31A-23a-503; R592-11)
	Commissions (31A-23a-501, 504)
	Contract with insurer (31A-23a-405, 408)
	Insurance fraud regulation (31A-31-103-106)
U	tah marketing practices
	Unfair marketing practices (31A-23a-402; Admin. Rule R590-154-1-18, Admin. Rule R592-6-1-7, R592-14)
	Rebating (31A-1-301(145))
	False advertising (31A-23a-402(1))
	Misrepresentation
	Defamation of insurer
	Discrimination
	Unfair inducements and marketing practices in obtaining title insurance business
	Unfair or deceptive practices (Admin. Rule R590-99-4)
G	eneral Insurance (5%)
Р	roducers and general rules of agency
_	Insurer as principal
	Producer/insurer relationship
	Authority and powers of producers

Apparent



Commissions (31A-23a-501, 504)

Responsibilities to the applicant/insured	Individuals
Contracts	Corporations
Elements of a legal contract	General partners
Offer and acceptance	Limited partnersh
Consideration	Trustee rights and
Competent parties	Limited Liability
Legal purpose	Legal descriptions
Distinct characteristics of an insurance contract	Types of legal descri
Contract of adhesion	Types of measurem
Personal contract	Language of legal d
Unilateral contract	Structure and forma
Conditional contract	Interpretation
Legal interpretations affecting contracts	Title Insurance (18%)
Ambiguities in a contract of adhesion	Title insurance princ
Reasonable expectations	Risks covered by tit
Indemnity	Risk of error in pu
Utmost good faith	Hidden off-record
Representations/misrepresentations	Risk of omission a
Warranties	Entities that can be
Concealment	Types of entities
Fraud	Individual
Waiver and estoppel	Corporations
Real Property (35%)	Partnerships
Concepts, principles and practices	Limited Liability
Definition of real property	Trusts (trustee of
Types of real property	Title insurance nee
Title to real property	Residential
Acquisition and transfer of real property	Commercial
Conveyances	Interests that can b
Encumbrances	Fee simple estate
Adverse possession	Leasehold estate
Condemnation	Life estate
Accession	Easement estate
Dedication	Title insurance forn
Escheats	Commitments
Involuntary alienation	Owner's policy
Abandonment	Loan policy
Foreclosures	Leasehold policie
Judicial sales	Endorsements
Trusts	Title insurance poli
Types of joint ownership	Covered risks
Tenants in common	Schedule A
Joint tenancy	Schedule B — Exc
Acknowledgments	Exclusions from c
Legal capacity of parties	

Individuals	
Corporations	
General partnerships	
Limited partnerships	
Trustee rights and obligations	
Limited Liability Company (LLC)	
Legal descriptions	
Types of legal descriptions	
Types of measurements used	
Language of legal descriptions	
Structure and format	
Interpretation	
Title Insurance (18%)	
Title insurance principles	
Risks covered by title insurance	
Risk of error in public records	
Hidden off-record title risks	
Risk of omission and commission by producer	
Entities that can be insured; need for insurance	
Types of entities	
Individual	
Corporations	
Partnerships	
Limited Liability Companies	
Trusts (trustee of)	
Title insurance needs	
Residential	
Commercial	
Interests that can be insured	
Fee simple estate	
Leasehold estate	
Life estate	
Easement estate	
Title insurance forms	
Commitments	
Owner's policy	
Loan policy	
Leasehold policies	
Endorsements	
Title insurance policy structure and provisions	
Covered risks	
Schedule A	
Schedule B — Exceptions from coverage	
Exclusions from coverage	
Conditions	

Pates and promitime
Rates and premiums
Title searching and examination techniques
Hard copy index
Computer index
Chain sheet
Title Exceptions and Procedures for Clearing Title (22%)
Principles and concepts
General exceptions
Voluntary and involuntary liens
Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Planned unit developments
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Easements
Covenants
Conditions
Restrictions
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate
Good faith
Foreclosure
Forfeiture
Claims against the title
Lis pendens
Principles of clearing title
Releases
Assignments
Collateral assignments
Subordinations
Affidavits
Reconveyances
Real Estate Transactions (10%)
Document preparation regulations and requirements

Deeds	
Trust deeds	
Mortgages	
Notes	
Releases	
Reconveyances	
Acknowledgment forms	
Title insurance policy preparation instructions	
Contract vendee	
Coverages	
Endorsements	
Exclusions	
Liabilities	
Recording	
Types of records	
Requirements to record (R592-14)	
Acknowledgments	
Presumptions	

UTAH PRODUCER'S EXAMINATION FOR TITLE ESCROW EXAMINATION SERIES 17-16

Insurance Regulation (10%)
Licensing
Qualifications (31A-23a-107)
Purpose (31A-23a-101)
Persons to be licensed
General requirements (31A-23a-105-108)
Title insurance producer additional requirements (31A-23a-204; R592-1)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Admin. Rule R590-142-4, R592-7)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c); R590-258)
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension or revocation (31A-2-308(11)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308; R592-2)
State regulation
Commissioner's general duties and powers (31A-2-201)

Title and Escrow Commission Act (31A-2-401)	
Definitions (31A-2-402)	
Appointments and terms (31A-2-403)	
Duties of commission (31A-2-404)	
Title company provisions	
Solvency (31A-4-105, 105.5)	
Insurance rates and escrow changes (31A-19a-201-203, 209; R592-15)	
Termination of appointment (Reg R590-244-1-14)	
Unfair claim settlement practices (31A-26-303; Admin. Rule R590-190-1-14; R592-6,14)	
Producer regulation	
Place of business/records maintenance (31A-23a-412)	
Record retention and annual reports (31A-23a-413; Admir Rule R592-11; Admin. Rule R590-136-1-6, R592-11)	١.
Controlled business (31A-23a-503; R592-11)	
Commissions (31A-23a-501, 504)	
Contract with insurer (31A-23a-405, 408)	
Insurance fraud regulation (31A-31-103-106)	
Utah marketing practices	
Unfair marketing practices (31A-23a-402; Admin. Rule R590	-
154-1-18, Admin. Rule R592-6-1-7, R592-14) Rebating (31A-1-301(145))	
False advertising (31A-23a-402(1))	_
Misrepresentation	_
Defamation of insurer	_
Discrimination	-
Unfair inducements and marketing practices in obtaining	_
title insurance business	
Unfair or deceptive practices (Admin. Rule R590-99-4)	
General Insurance (5%)	
Producers and general rules of agency	
Insurer as principal	
Producer/insurer relationship	
Authority and powers of producers	
Express	
Implied	
Apparent	
Responsibilities to the applicant/insured	
Contracts	
Elements of a legal contract	
Offer and acceptance	
Consideration	
Competent parties	
Legal purpose	
Distinct characteristics of an insurance contract	
Contract of adhesion	

Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Real Property (15%)
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Acquisition and transfer of real property
Conveyances
Encumbrances
Adverse possession
Condemnation
Accession
Dedication
Escheats
Involuntary alienation
Abandonment
Foreclosures
Judicial sales
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Acknowledgments
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Trustee rights and obligations
Limited Liability Company (LLC)
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of legal descriptions



Structure and format
Interpretation
Title Insurance (15%)
Title insurance principles
Risks covered by title insurance
Risk of error in public records
Hidden off-record title risks
Risk of omission and commission by producer Entities that can be insured; need for insurance
· ·
Types of entities Individual
Corporations
Partnerships
Limited Liability Companies
Trusts (trustee of)
Title insurance needs
Residential
Commercial
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easement estate
Title insurance forms
Commitments
Owner's policy
Loan policy
Homeowner's policy
Leasehold policies
Endorsements
Title insurance policy structure and provisions
Covered risks
Schedule A
Schedule B — Exceptions from coverage
Exclusions from coverage
Conditions
Rates and premiums
Title searching and examination techniques
Hard copy index
Computer index
Chain sheet
Title Exceptions and Procedures for Clearing Title (20%)
Principles and concepts
General exceptions
Voluntary and involuntary liens

Federal liens
Deed of trust
Deeds
Judgments
Taxes and assessments
Surveys
Condominiums
Planned unit developments
Water rights
Mineral rights
Equitable interests
Attachments
Executions
Easements
Covenants
Conditions
Restrictions
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate/order to determining heirs
Foreclosure
Forfeiture
Claims against the title
Lis pendens
Principles of clearing title
Releases
Assignments
Collateral assignments
Subordinations
Affidavits
Reconveyances
Real Estate Transactions (35%)
Escrow principles (31A-23a-406, 409; Reg R590-170-4-6)
Escrow terminology
Types of escrows
Escrow contracts
Fiduciary responsibilities of escrow producers
Good funds
Settlement/closing procedures for all types of closings
Types of documents used
FHA requirements
VA requirements
Real Estate Settlement Procedures Act (RESPA)



Good Faith Estimate
Insured closing protection
Recording and disbursement procedures
Settlement statement, lender and government entity requirements
Contract sales
All-inclusive trust deed
Lot sales
Loan closings
Exchanges (including 1031)
Short sale closings
Recording
Types of records
Constructive notice
Requirements to record (R592-14)
Acknowledgments
Presumptions

UTAH LAWS AND REGULATIONS EXAMINATION EXAMINATION SERIES 17-19

50 questions - 60 Minutes

Incurance Degulation (400)
Insurance Regulation (60%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)

Solveno	cy (31A-4-105, 105.5)
Rates ((31A-19a-201-203)
Policy 1	forms (31A-21-201-203)
Produc	er appointment (31A-23a-115; Reg R590-244-1-14)
Termin	nation of appointment (Reg R590-244-1-14)
Unfair	claim settlement practices (31A-26-303; Reg R590-190-192)
Producer	regulation
Fiducia	ary and trust account responsibilities (31A-23a-409)
Place c	of business/records maintenance (31A-23a-102, 412)
Contro	lled business (31A-23a-502)
Shared	commissions (31A-23a-504)
Unfair ma	arketing practices (Reg R590-154)
Misrepr	resentation (31A-21-105; 31A-23a-402(1))
False a	dvertising (31A-23a-402(1))
Rebatir	ng (31A-23a-402(2), 31A-1-301(145))
Unfair	discrimination (31A-23a-402(3))
Boycot	t, coercion or intimidation (31A-23a-402(4))
Illegal	inducement (31A-23a-402.5, Reg R590-154-11)
Examinat	tion of records (31A-2-203-205; 31A-23a-412)
Privacy o	f Consumer Information (Reg R590-206)
Insurance	e fraud regulation (31A-31-103-106)
Personal	liability for unpaid claims (31A-15-105)
Federal re	gulation
Fair Cred	lit Reporting Act (15 USC 1681-1681d)
Fraud an	d false statements (18 USC 1033, 1034)
General In	surance (40%)
Concepts	
Risk man	agement key terms
Risk	
Exposu	re
Hazard	
Peril	
Loss	
Methods	of handling risk
Avoida	nce
Retent	ion
Sharing	1
Reduct	ion
Transfe	er
Elements	s of insurable risks
Adverse s	selection
Law of la	irge numbers
Reinsura	nce

Company regulation



Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Reciprocals
Lloyd's associations
Risk retention groups
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Producers and general rules of agency
Insurer as principal
Producer/insurer relationship
Authority and powers of producers
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Ambiguities in a contract of adhesion
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel

UTAH PERSONAL LINES EXAMINATION EXAMINATION SERIES 17-20

80 questions - 120 Minutes
State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg
R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2)) Change of address or telephone number (31A-23a-
412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))



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Boycott, coercion or intimidation (31A-23a-402(4))	
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	
Examination of records (31A-2-203-205; 31A-23a-412)	
Privacy of Consumer Information (Reg R590-206)	
Insurance fraud regulation (31A-31-103-106)	
Personal liability for unpaid claims (31A-15-105)	
Federal Licensing and Regulation (2%)	
Federal Regulation	
Fair Credit Reporting Act	
Fraud and False Statements (18 USC Sections 1033 and 1034)	
Privacy (Gramm Leach Bliley)	
National Flood Insurance Program	
General Insurance Concepts (11%)	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics (25%)	
Insurable Interest	
Liability	
Absolute	
Strict	
Vicarious	

Underwriting
Purpose
Process
Rate Development
Types
Components
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
Loss Valuation
Actual Cash Value
Replacement Cost
Functional Replacement Cost
Market Value
Agreed Value
Valued Policy
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
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Aggregate	Dwelling Under Construction
Split	Theft Coverage
Combined Single Limit	Personal Liability Supplement
Coinsurance	Homeowners Policy Concepts (13%)
Purpose	Homeowners Policy
Definition	Characteristics
Calculation	Eligibility
Penalties	Purpose
Total versus Partial Loss	Policy Definitions
Specific, Scheduled, and Blanket Insurance	Perils Insured Against
Vacant versus Unoccupied	Basic
Named Insured Provisions	Broad
First Named Insured versus Other Insureds	Special
Duties After Loss	Homeowners Policy Coverage Forms
Assignment	Broad (HO-2)
Waiver of Rights	Special (HO-3)
Insurer Provisions	Contents Broad (HO-4)
Liberalization	Unit-Owners (HO-6)
Subrogation	Modified Coverages (HO-8)
Claim Settlement Options	Property Coverages
Duty to Defend	Dwelling
Third-Party Provisions	Other Structures
Standard Mortgage Clause	Personal Property
Loss Payable Clause	Loss of Use
No Benefit to the Bailee	Additional Coverages
Dwelling Policy Concepts (8%)	Liability Coverages
Dwelling Policy	Personal Liability
Characteristics	Medical Payments to Others
Eligibility	Homeowners Policy Exclusions
Purpose	Homeowners Policy Conditions
Policy Definitions	Homeowners Policy Endorsements
Coverage Forms Specifying Perils Insured Against	Business Pursuits
DP-1 Basic	Earthquake
DP-2 Broad	Home Day Care
DP-3 Special	Personal Injury
Property Coverages	Personal Property Replacement Cost
Dwelling	Watercraft
Other Structures	Identity Theft
Personal Property	Scheduled Personal Property/Personal Articles Floater
Fair Rental Value	Personal Automobile Policy (11%)
Additional Living Expense	Personal Automobile Policy
Dwelling Policy Exclusions	Definitions
Dwelling Policy Conditions	General Provisions
Dwelling Policy Endorsements	Conditions
Automatic Increase in Insurance	Duties After an Accident

Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplemental Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage
Other Types of Property Insurance (5%)
Personal Umbrella and Excess Policies
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

UTAH PRODUCER'S EXAMINATION FOR SURPLUS LINES INSURANCE EXAMINATION SERIES 17-21

60 questions - 60 Minutes

Surplus Lines Markets and Practices (100%)			
Surplus Lines Markets and Practices (100%)			
United States nonadmitted market			
Insurance exchanges			
Foreign nonadmitted market			
Alien insurers			
London market			
Lloyd's of London			
Other London companies			
Other alien markets			
United States trust funds			
Alternative markets			
Captive insurers (31A-3-304; 31A-37-101-604)			
Risk retention groups (31A-15-201-205, 211-213)			
Purchasing groups (31A-15-207-212)			
Independently procured insurance (31A-15-104)			
Non-Admitted surplus lines insurers (31A-15-103)			
Requirements			
List of admitted surplus lines insurers			
Withdrawal of admitted status			
Service of process (31A-2-309)			
Surplus lines coverages			
Characteristics and uses			
Types of coverages available (Reg R590-171-5)			
Requirements for placement of surplus lines insurance			
Export list (Reg R590-171-5)			
Good faith effort (Reg R590-171-6)			

Conditions for marketing (Reg R590-171-7)	
Notice to insured (31A-15-103(8), (9))	
Assisting unauthorized insurers	
Unauthorized insurers (31A-15-103)	
Records of surplus lines broker	
Content of records (31A-15-103(7), 109)	
Maintenance	
Reporting (Reg R590-157-6; R590-171-8)	
Monthly statement (Reg R590-157-6)	
Penalties - violation of chapter (31A-15-105)	
Surplus lines tax (31A-3-301-303; Reg R590-157-1-8)	
Amount	
Collection	
Remittance	
Surplus lines advisory organization (31A-15-111, Reg R590-171-4	.)

UTAH PRODUCER'S EXAMINATION FOR PROPERTY INSURANCE EXAMINATION SERIES 17-22

Surplus lines stamping fee (31A-15-103(11); Reg R590-157-4)

Functions (Reg R590-171-1-10)

	State Licensing and Regulation (25%)
	Licensing
	Qualifications (31A-23a-107, 108)
	Purpose (31A-23a-101)
	Process (31A-23a-103-105, 107, 302)
	Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
	Producers
	Consultants
	Adjusters
	Nonresidents (31A-23a-109)
	Maintenance and duration
	Renewal (31A-23a-105)
	Continuing education requirements (31A-23a-202; Reg R590-142-through 10)
	Reinstatement (31A-23a-111(2), 113)
	Assumed name (31A-23a-110(2))
	Change of address or telephone number (31A-23a-412(1)(c))
	Reporting of actions (31A-23a-105(2)(b))
-	Disciplinary actions
	License termination, suspension, or revocation (31A-2-308(10)(a) 31A-23a-111)
	Probation (31A-23a-112)
	Monetary forfeiture (fines) (31A-2-308)

Commissioner's general duties and powers (31A-2-201)	Offer
Company regulation	Acceptance
Solvency (31A-4-105, 105.5)	Authority and Powers of Producers
Rates (31A-19a-201-203)	Express
Policy forms (31A-21-201-203)	Implied
Producer appointment (31A-23a-115; Reg R590-244-1-14)	Apparent
Termination of appointment (Reg R590-244-1-14)	The Law of Agency
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)	Legal Interpretations Affecting Contracts
Producer regulation	Reasonable Expectations
Fiduciary and trust account responsibilities (31A-23a-409)	Indemnity
Place of business/records maintenance (31A-23a-102, 412)	Good Faith
Controlled business (31A-23a-502)	Fraud
Shared commissions (31A-23a-504)	Warranties, Representations, Misrepresentations, and Concealment
Unfair marketing practices (Reg R590-154)	Property Insurance Basics (20%)
Misrepresentation (31A-21-105; 31A-23a-402(1))	Insurable Interest
False advertising (31A-23a-402(1))	Underwriting
Rebating (31A-23a-402(2), 31A-1-301(145))	Purpose
Unfair discrimination (31A-23a-402(3))	Process
Boycott, coercion or intimidation (31A-23a-402(4))	Results
Illegal inducement (31A-23a-402.5, Reg R590-154-11)	Rate Development
Examination of records (31A-2-203-205; 31A-23a-412)	Types
Privacy of Consumer Information (Reg R590-206)	Components
Insurance fraud regulation (31A-31-103-106)	Basis
Personal liability for unpaid claims (31A-15-105)	Types of Hazards
Federal Licensing and Regulation (2%)	Types of Perils
Federal Regulation	Named
Fair Credit Reporting Act	Special
Fraud and False Statements (18 USC Sections 1033 and 1034)	Types of Loss
Privacy (Gramm Leach Bliley)	Direct
National Flood Insurance Program	Indirect
Terrorism Risk Insurance Act	Loss Valuation
General Insurance Concepts (10%)	Actual Cash Value
Risk	Replacement Cost
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	Functional Replacement Cost
Elements of Insurable Risks	Market Value
Definitions (e.g., Risk, Hazard, Peril, Loss)	Agreed Value
Classifications of Insurers	Valued Policy
Mutual, Stock	Basic Types of Construction
Admitted, Non-Admitted	Policy Structure
Foreign, Domestic, Alien	Declarations
Elements of a Contract	Definitions
Consideration	Insuring Agreement
Competent Parties	Supplementary Coverage
Legal Purpose	Conditions
- ·	

Fueluriana	
Exclusions	
Endorsements	
Policy Conditions	
Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, and Blanket Insurance	
Vacant versus Unoccupied	
Named Insured Provisions	
First Named Insured versus Other Insureds	
Duties After Loss	
Assignment	
Waiver of Rights	
Insurer Provisions	
Liberalization	
Subrogation	
Claim Settlement Options	
Duty to Defend	
Third-Party Provisions	
Standard Mortgage Clause	
Loss Payable Clause	
No Benefit to the Bailee	
Dwelling Policy Concepts (8%)	
Dwelling Policy	
Characteristics	
Eligibility	\neg
Purpose	\neg
Policy Definitions	\dashv
Coverage Forms Specifying Perils Insured Against	
DP-1 Basic	
DP-2 Broad	
DP-3 Special	
Property Coverages	
Dwelling	_
Other Structures	
Striot off dotal of	

Pers	onal Property
Fair	Rental Value
Add	itional Living Expense
Dwelling	Policy Exclusions
Dwelling	Policy Conditions
	Policy Endorsements
	omatic Increase in Insurance
Dwe	elling Under Construction
	ft Coverage
Pers	sonal Liability Supplement
	vners Policy Concepts (15%)
	rners Policy
	racteristics
Eligi	ibility
Purp	
	cy Definitions
	sured Against
Basi	
Broa	
Spec	
•	rners Policy Coverage Forms
	ad (HO-2)
	cial (HO-3)
	tents Broad (HO-4)
	e-Owners (HO-6)
Mod	ified Coverages (HO-8)
Property	Coverages
	elling
Oth	er Structures
Pers	sonal Property
Loss	of Use
Add	itional Coverages
Liability	Coverages
Pers	sonal Liability
Med	ical Payments to Others
Homeow	ners Policy Exclusions
Homeow	ners Policy Conditions
Homeow	ners Policy Endorsements
Busi	ness Pursuits
Eart	hquake
Hon	ne Day Care
Pers	onal Injury
Pers	sonal Property Replacement Cost
Wat	ercraft
Ider	ntity Theft



Scheduled Personal Property / Personal Articles Floater
Commercial Property Policies (14%)
Commercial Package Policy
Purpose
Definition
Coverage Parts
Commercial Policy Components
Declarations
Conditions
Insuring Agreements
Exclusions
Interline Endorsements
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Other Types of Property Insurance (6%)
Purpose and General Characteristics of Businessowners Policy (BOP)
Farmowners / Ranchowners Policy
Mobile Home Policy
Purpose of Difference in Conditions
Flood and Earthquake Insurance Coverages

UTAH PRODUCER'S EXAMINATION FOR CASUALTY INSURANCE EXAMINATION SERIES 17-23

80 questions - 120 Minutes

Licensing Qualifications (31A-23a-107, 108) Purpose (31A-23a-101) Process (31A-23a-103-105, 107, 302) Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504) **Producers** Consultants **Adjusters** Nonresidents (31A-23a-109) Maintenance and duration Renewal (31A-23a-105) Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10) Reinstatement (31A-23a-111(2), 113) Assumed name (31A-23a-110(2)) Change of address or telephone number (31A-23a-412(1)(c)) Reporting of actions (31A-23a-105(2)(b)) Disciplinary actions License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111) Probation (31A-23a-112) Monetary forfeiture (fines) (31A-2-308) State regulation Commissioner's general duties and powers (31A-2-201) Company regulation Solvency (31A-4-105, 105.5) Rates (31A-19a-201-203) Policy forms (31A-21-201-203) Producer appointment (31A-23a-115; Reg R590-244-1-14) Termination of appointment (Reg R590-244-1-14) Unfair claim settlement practices (31A-26-303; Reg R590-190-192) **Producer regulation** Fiduciary and trust account responsibilities (31A-23a-409) Place of business/records maintenance (31A-23a-102, 412) Controlled business (31A-23a-502) Shared commissions (31A-23a-504) Unfair marketing practices (Reg R590-154) Misrepresentation (31A-21-105; 31A-23a-402(1)) False advertising (31A-23a-402(1)) Rebating (31A-23a-402(2), 31A-1-301(145)) Unfair discrimination (31A-23a-402(3)) Boycott, coercion or intimidation (31A-23a-402(4)) Illegal inducement (31A-23a-402.5, Reg R590-154-11) Examination of records (31A-2-203-205; 31A-23a-412) Privacy of Consumer Information (Reg R590-206) Insurance fraud regulation (31A-31-103-106)

State Licensing and Regulation (25%)



Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (2%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
Motor Carrier Act (MCS-90 and others)
General Insurance Concepts (10%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent
The Law of Agency
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Casualty Insurance Basics (16%)
Damages
Compensatory versus Punitive
General versus Special
Liability
Absolute
Strict
Vicarious
Underwriting
Purpose
Process
Results

Rate Development
· · · · · · · · · · · · · · · · · · ·
Types
Components
Basis
Types of Hazards
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles/Self-Insured Retention
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
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No Benefit to the Bailee	Claims-Made Features
Personal Automobile Policy (8%)	Trigger
Personal Automobile Policy	Retroactive Date
Definitions	Prior Acts
General provisions	Extended Reportin
Conditions	Claim Information
Duties After an Accident	Commercial General Lia
Endorsements	Premises and Oper
Personal Automobile Policy Liability	Products and Comp
Bodily Injury and Property Damage	Contractual Liabili
Supplementary Payments	Commercial Crime (3%
Persons Insured	Definitions
Exclusions	Insuring Agreements
Expenses for Medical Services	Coverage form Classific
Uninsured/Underinsured Motorist Coverage	Workers' Compensatio
Physical Damage	Definitions
Commercial Automobile Policy (8%)	Coverages
Commercial Automobile Policy	Workers' Compensa
Definitions	Employers Liability
Provisions and Conditions	Other States Insura
Duties After an Accident	Benefits
Endorsements	Death
Commercial Automobile Policy Liability	Medical
Bodily Injury and Property Damage	Survivor
Supplementary Payments	Rehabilitation
Persons Insured	Lost Wages
Exclusions	Levels of Disability
Physical Damage	Permanent Partial
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)	Permanent Total
Commercial General Liability (14%)	Temporary Partial
Commercial Policy Components	Temporary Total
Declarations	Impairment Rating
Conditions	Accident versus Occupa
Interline Endorsements	Federal Laws
Commercial General Liability Coverages	Federal Employers
Bodily Injury and Property Damage	Jones Act
Personal and Advertising Injury	Longshore and Har
Medical Payments	Migrant Farm Work
Fire Damage	Rating and Job Classific
Supplementary Payments	Experience Rating
Elements of Commercial General Liability	Premium Basis
Conditions	Claim Reporting Proces
Definitions	Other Types of Casual
	Specialty Liability Insur
Exclusions Occurrence versus Claims Made	Directors and Office
Occurrence versus Claims-Made	Bill Cottors and Office

Claims-Made Features	
Trigger	
Retroactive Date	
Prior Acts	
Extended Reporting Periods	
Claim Information	
Commercial General Liability Exposures	
Premises and Operations	
Products and Completed Operations	
Contractual Liability	
Commercial Crime (3%)	
Definitions	
Insuring Agreements	
Coverage form Classifications (types of coverage forms only)	
Workers' Compensation Insurance (10%)	
Definitions	
Coverages	
Workers' Compensation Insurance	
Employers Liability Insurance	
Other States Insurance	
Benefits	
Death	
Medical	
Survivor	
Rehabilitation	
Lost Wages	
Levels of Disability	
Permanent Partial	
Permanent Total	
Temporary Partial	
Temporary Total	
Impairment Rating	
Accident versus Occupational Disease and Illness	
Federal Laws	
Federal Employers Liability Act (FELA)	
Jones Act	
Longshore and Harbor Workers' Compensation Act	
Migrant Farm Workers	
Rating and Job Classification	
Experience Rating	
Premium Basis	
Claim Reporting Procedures	
Other Types of Casualty Insurance (4%)	
Specialty Liability Insurance	
Directors and Officers	



Professional/Errors and Omissions
Employment Practices
Employee Benefits
Internet Liability and Network Protection
Surety Bonds
Types
Parties to a Bond
Personal, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Defense Costs
Follow Form

UTAH CONSULTANT'S EXAMINATION FOR LIFE INSURANCE EXAMINATION SERIES 17-24

oo questions - 120 minutes
State Licensing and Regulation (25%)
Licensing
Qualifications (31A-23a-107, 108)
Purpose (31A-23a-101)
Process (31A-23a-103-105, 107, 302)
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)
Producers
Consultants
Adjusters
Nonresidents (31A-23a-109)
Maintenance and duration
Renewal (31A-23a-105)
Continuing education requirements (31A-23a-202; Reg R590-142-1 through 10)
Reinstatement (31A-23a-111(2), 113)
Assumed name (31A-23a-110(2))
Change of address or telephone number (31A-23a-412(1)(c))
Reporting of actions (31A-23a-105(2)(b))
Disciplinary actions
License termination, suspension, or revocation (31A-2-308(10)(a); 31A-23a-111)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)

Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration Compared Parties
Competent Parties
Legal Purpose
Offer
Acceptance
Authority and Powers of Producers
Express
Implied
Apparent The Law of Agency
The Law of Agency



Legal Interpretations Affecting Contracts	Adjustable Life
Reasonable Expectations	Universal Life
Indemnity	Variable Life
Good Faith	Variable Universal
Fraud	Index Whole Life
Warranties, Representations, Misrepresentations, and Concealment	Specialized Policies
Life Insurance Basics (11%)	Joint Life
Insurable Interest	Survivorship Life
Personal Uses of Life Insurance	Juvenile
Survivor Protection	Return of Premium Term Ins
Estate Creation	Group Life Insurance
Liquidity	Eligible Groups
Estate Conservation	Characteristics of Group Life
Determining Amount of Personal Life Insurance	Credit Life
Human Life Value Approach	Individual
Needs Approach	Group
Business Uses of Life Insurance	Life Insurance Policy Provision
Buy-Sell Funding	Standard Life Insurance Provis
Key Person	Ownership
Executive Bonuses	Assignment
Factors in Premium Determination	Right to Examine (Free Look
Mortality	Payment of Premiums
Interest	Grace Period
Expense	Misstatement of Age/Sex
Premium Frequency	Incontestability
Field Underwriting	Reinstatement
Application Procedures	Entire Contract
Warranties and Representations	Beneficiary Designation Option
Policy Delivery	Individuals
Effective Date of Coverage	Classes
Policy Review	Estates
Premium Collection	Minors
Statement of Good Health	Trusts
Company Underwriting	Types of Beneficiaries
Sources of Information	Revocable versus Irrevocabl
Classifications of Risk (Preferred, Standard, Substandard, Declined)	Primary and Contingent
Types of Life Insurance Policies (18%)	Beneficiary-Related Clauses
Term Life Insurance	Common Disaster
Level	Spendthrift
Decreasing	Settlement Options
Increasing Term	Cash Payment (Lump Sum)
Whole (Permanent, Ordinary) Life Insurance	Interest Only
Single Premium	Life Income
Continuous Premium	Fixed-Period
Limited Payment	Fixed-Amount Installments
Limited Fayment	rixeu-Amount instanments

Adjusta	able Life
Universal	Life
Variable	Life
Variable	Universal
Index Wh	ole Life
Specialize	ed Policies
Joint L	ife
Survivo	orship Life
Juvenil	e
Return	of Premium Term Insurance
Group Lif	e Insurance
Eligible	e Groups
Charac	teristics of Group Life Insurance
Credit Lif	e e
Individ	ual
Group	
Life Insu	rance Policy Provisions, Options, and Riders (19%)
Standard	Life Insurance Provisions
Owners	ship
Assignn	nent
Right to	o Examine (Free Look)
Paymei	nt of Premiums
Grace I	Period
Misstat	ement of Age/Sex
Inconte	estability
Reinsta	atement
Entire	Contract
Beneficia	ry Designation Options
Individ	uals
Classes	
Estates	5
Minors	
Trusts	
Types of	Beneficiaries
Revoca	ble versus Irrevocable
Primar	y and Contingent
Beneficia	ry-Related Clauses
Commo	on Disaster
Spendt	hrift
Settleme	nt Options
Cash Pa	ayment (Lump Sum)
Interes	t Only
	come



Nonforfeiture Options
Cash Surrender Value
Extended Term
Reduced Paid-Up Insurance
Policy Loan and Withdrawal Options
Loans
Automatic Premium Loans
Withdrawals Partial Surrenders
Dividend Options
Paid-Up Additions
Cash Payment (Lump Sum)
One Year Term
Reduction of Premium
Accumulation at Interest
Disability Riders
Waiver of Premium
Disability Income Benefit
Payor Benefit Life
Riders Covering Additional Insureds
Spouse
Children
Family
Riders Affecting Death Benefit Amount
Accidental Death
Guaranteed Insurability
Cost of Living
Return of Premium
Accelerated (Living) Benefit Provision Rider
Long-Term Care Rider
Policy Exclusions
Annuities (12%)
Annuity Principles and Concepts
Accumulation Period versus Annuity Period
Owner, Annuitant, and Beneficiary
Immediate versus Deferred Annuities
Annuity (Benefit) Payment Options
Life Contingency Options
Annuities Certain
Pure Life versus Life with Guaranteed Minimum
Single Life versus Multiple Life
Annuity Products
Fixed Annuities
Equity Indexed Annuities
Variable Annuities
Uses of Annuities

Lump-Sum Settlemer	nts
Retirement Income	
Education	
Long-Term Care Ride	er
ederal Tax Considera	ations for Life and Health Insurance (6%)
Requirements of Life Ir	nsurance Qualified Plans
ederal Tax Considerat	ions for Qualified Plans
Withdrawals	
Rollovers versus Trar	nsfers
Qualified Plan Types, C	Characteristics, and Purchasers
Individual Retiremen	t Accounts (IRAs; Traditional versus Roth)
401k	
403b	
SEP	
SIMPLE	
Taxation of Personal Li	fe Insurance
Premiums	
Dividends	
Settlements	

UTAH CONSULTANT'S EXAMINATION FOR ACCIDENT/HEALTH INSURANCE EXAMINATION SERIES 17-25

Modified Endowment Contracts (MECs)

State Licensing and Regulation (20%)	
Licensing	
Qualifications (31A-23a-107, 108)	
Purpose (31A-23a-101)	
Process (31A-23a-103-105, 107, 302)	
Types of licensees (31A-1-301, 31A-23a-106, 203, 401, 504)	
Producers	
Consultants	
Adjusters	
Nonresidents (31A-23a-109)	
Maintenance and duration	
Renewal (31A-23a-105)	
Continuing education requirements (31A-23a-202; Reg R590-142 through 10)	?-1
Reinstatement (31A-23a-111(2), 113)	
Assumed name (31A-23a-110(2))	
Change of address or telephone number (31A-23a-412(1)(c))	
Reporting of actions (31A-23a-105(2)(b))	
Disciplinary actions	
License termination, suspension, or revocation (31A-2-308(10)(a 31A-23a-111)	a);

Prohation (21A 22a 112)
Probation (31A-23a-112)
Monetary forfeiture (fines) (31A-2-308)
State regulation Commissioner's general duties and newers (21A, 2, 201)
Commissioner's general duties and powers (31A-2-201)
Company regulation
Solvency (31A-4-105, 105.5)
Rates (31A-19a-201-203)
Policy forms (31A-21-201-203)
Producer appointment (31A-23a-115; Reg R590-244-1-14)
Termination of appointment (Reg R590-244-1-14)
Unfair claim settlement practices (31A-26-303; Reg R590-190-192
Producer regulation
Fiduciary and trust account responsibilities (31A-23a-409)
Place of business/records maintenance (31A-23a-102, 412)
Controlled business (31A-23a-502)
Shared commissions (31A-23a-504)
Unfair marketing practices (Reg R590-154)
Misrepresentation (31A-21-105; 31A-23a-402(1))
False advertising (31A-23a-402(1))
Rebating (31A-23a-402(2), 31A-1-301(145))
Unfair discrimination (31A-23a-402(3))
Boycott, coercion or intimidation (31A-23a-402(4))
Illegal inducement (31A-23a-402.5, Reg R590-154-11)
Examination of records (31A-2-203-205; 31A-23a-412)
Privacy of Consumer Information (Reg R590-206)
Insurance fraud regulation (31A-31-103-106)
Personal liability for unpaid claims (31A-15-105)
Federal Licensing and Regulation (3%)
Federal Regulation
Fair Credit Reporting Act
Fraud and False Statements (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
National Do Not Call List
Affordable Care Act
General Insurance Concepts (6%)
Risk
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)
Elements of Insurable Risks
Definitions (e.g., Risk, Hazard, Peril, Loss)
Classifications of Insurers
Mutual, Stock
Admitted, Non-Admitted
Foreign, Domestic, Alien
Elements of a Contract
Consideration

Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealme	ent
Accident and Health Insurance Basics (7%)	
Field Underwriting	
Application Procedures	
Warranties and Representations	
Policy Delivery	
Effective Date of Coverage	
Policy Review	
Premium Collection	
Statement of Good Health	
Definitions of Perils	
Accidental Injury	
Sickness	
Types of Losses and Benefits	
Loss of Income from Disability (Short-Term/Long-Term Disability)
Medical Expense	
Long-Term Care Expense	
Prescriptions	
Limited Health Insurance Policies	
Accidental Death and Dismemberment	
Hospital Indemnity	
Critical Illness/Dread Disease	
Vision Care	
Hearing	
Dental	
Credit Disability	
Classification of Risks	
Preferred	
Standard	
Substandard	
Individual Accident and Health Insurance Policy Provisions (14%	5)



Uniform Required Provisions	
Time Limit on Certain Defenses	
Grace Period	
Reinstatement	
Claim Forms	
Proof of Loss	
Time of Payment of Claims	
Physical Examinations and Autopsy	
Legal Actions	
Entire Contract	
Payment of Claims	
Change of Beneficiary	
Notice of Claim	
Uniform Optional Provisions	
Change of Occupation	
Misstatement of Age/Sex	
Illegal Occupation	
Intoxicants, Narcotics, or Other Controlled Substances	
Other General Provisions	
Right to Examine/Free Look	
Insuring Clause	
Consideration Clause	
Renewability Clause	
Coinsurance	
Probationary Period	
Elimination Period	
Exclusions	
Disability Income and Related Insurance (11%)	
Benefits Determination for Disability	
Pure Loss of Income	
Indemnity	
Qualifications of Disability	
Total (Own Occupation, Any Occupation)	
Partial	
Permanent	
Presumptive	
Recurrent	
Residual	
Inability to Perform Duties	
Occupational versus Non-Occupational	
Individual Disability Income Insurance	
Basic Total Disability Plan	
Cost of Living Rider	
Future Increase Option Rider	
Change of Occupation	
<u> </u>	

Other Cash Benefits
Refund Provisions
Exclusions
Waiver of Premium
Probationary Period
Elimination Period
Benefit Limits
Unique Aspects of Individual Disability Underwriting
Occupational Considerations
Benefit Limits
Policy Issuance Alternatives
Group Disability Income Insurance
Short-Term Disability
Long-Term Disability
Coordination of Benefits (Workers' Compensation Benefits and Social Insurance)
At-Work Benefits
Business Disability Insurance
Key Employee Disability Income
Disability Buy-Sell Policy
Business Overhead Expense
Social Security Disability
Qualification for Disability Benefits
Definition of Disability
Waiting Period
Medical Plans (10%)
Medical Plan Concepts
Fee-for-Service
Prepaid
Specified Coverage
Comprehensive Coverage
Dependent Coverage
Provisions and Clauses
Deductibles
Stop-Loss Provision
Impairment Rider
Types of Medical Plans
Basic Plans
Major Medical Insurance
Health Maintenance Organizations (HMOs)
Preferred Provider Organzations (PPOs)
Point-of-Service (POS) Plans
Cost Containment in Health Care Delivery
Managed Care
Preventive Care
Outpatient Benefits



Utilization Management
Preauthorization
Gatekeeper
Health Insurance Portability and Accountability Act (HIPAA)
Eligibility Requirements
Terms
Privacy
Portability
Group Health Insurance (7%)
Characteristics of Group Health Insurance
Group Contract
Certificate of Coverage
Eligible Groups
Contributory versus Non-Contributory
Employer Group Health Insurance
Underwriting Criteria
Eligibility for Insurance
Conversion of Coverage
Open Enrollment
Probation Period
Coordination of Benefits
COBRA
Eligibility
Duration of Coverage
Premium
Health Insurance for Senior Citizens and Special Needs Individuals (13%)
Medicare
Administration
Eligibility
Part A
Part B
Part C
Part D
Medicare Select
Medicare Supplement Insurance
Open Enrollment
Types of Plans
Standardized Plan Benefits
Other options for individuals with Medicare
Employer Group Health Plans
Medicaid
Long-Term Care Policies
Eligibility for Benefits
Benefit Periods and Amounts
Exclusions

Guaranteed Insurability Rider
Cost of Living Rider
Levels of Long-Term Care
Skilled
Intermediate
Custodial
Types of Long-Term Care
Home Health
Adult Daycare
Respite Care
Federal Tax Considerations for Life and Health Insurance (4%)
Health Insurance Premiums and Benefits
Individual
Group
Disability Income
Disability Income Business Disability Insurance
Business Disability Insurance
Business Disability Insurance Medical Expense
Business Disability Insurance Medical Expense Long-Term Care
Business Disability Insurance Medical Expense Long-Term Care Consumer-Driven Health Plans

UTAH ADJUSTER'S EXAMINATION FOR CROP INSURANCE EXAMINATION SERIES 17-26

Insurance Regulation (20%)
Licensing requirements
Definitions (31A-26-102)
Qualifications (31A-26-203, 205)
Purpose (31A-26-202)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Non-resident adjuster (31A-26-208)
Licensing exceptions (31A-26-201 (2))
License/character requirements (31A-26-204 & 205)
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2)
Assumed Hame (STA-20-207(Z)



Records (31A-26-306 (2-4)) Change in name, address, telephone number (31A-26-306 (1) (b) Reporting of actions (31A-26-203) **Disciplinary actions** Probation (31A-26-214) Termination, suspension, revocation, refusal to issue or renew (31A-26-213) Monetary forfeiture (fines) (31A-2-308) Claim settlement laws and regulations Unfair claim settlement practices (31A-26-303; Reg R590-190-192) **Producer regulation** Place of business/records maintenance (31A-26-102) Crop Insurance (30%) Eligibility Insureds Insurable crops **Application Binder Declarations section** Required signatures Required information Term of coverage Effective date Inception of coverage Expiration Cancellation Perils insured against **Exclusions** Limits of coverage Insurable value Percentage plan **Deductibles** Reduction of insurance Other provisions Replanting clause Acreage variation Transit coverage Fire department service charge Pro rata liability clause Fire and lightning coverage Assignment Subrogation Claim settlement practices Notice of loss Insured's duties after loss

Apprai	sal/arbitration
Mandato	ory endorsements
NCIS -	444 Tomatoes, Truck and Vine Crops
NCIS -	- 578 Tree Fruits
Federal	Multi-peril Crop Insurance Programs (30%)
Basic ca	tastrophic crop insurance (CAT)
Eligibil	ity
Insur	reds
Insur	rable crops
Actuar	ial document books
Yield g	uarantee
Actu	al production history (APH)
Assig	ned yield
Tran	sitional yield
Covera	ige level
Market	price percentage
Covere	ed causes of loss
Applica	ation
Basic u	ınit
Admin	istrative fee
Produc	ction records
Acreag	e reporting
Late p	lanting agreement option
Disqua	lification of producer
Life of	policy
Cont	inuous
Cano	cellation
Tern	nination
Multiple	peril policy options
Levels	of coverage
Price e	election
Option	al units
High-ri	isk land exclusion
Hail/fi	re exclusion
Replan	t payments
Late p	lanting coverage
Preven	ted planting coverage
Transf	er of coverage
Assigni	ment of indemnity
Subrog	ation
Other pr	rovisions
Individu	ual crop
Small	grain

Priorities of conflicts between provisions



Duties after loss
Insured
Insurer
Additional programs
Group Risk Plan (GRP)
County expected yield
County average yield
Eligible crops
Loss Adjusting Procedures (20%)
Settling the claim
Other insurance
Subrogation
Field inspections and counts
Closing the claim
Deferments

UTAH ADJUSTER'S EXAMINATION FOR WORKERS' COMPENSATION INSURANCE EXAMINATION SERIES 17-27

60 questions - 60 Minutes

Insurance Regulation (8%)
Licensing requirements
Definitions (31A-26-102)
Qualifications (31A-26-203, 205)
Purpose (31A-26-202)
Process (31A-26-202)
Classifications of licenses (31A-26-204)
Adjusters (31A-26-102, 201, 204 (1)(c))
Non-resident adjuster (31A-26-208)
License/character requirements (31A-26-204 & 205)
Licensing exceptions (31A-26-201 (2))
Emergency adjuster license (31A-26-212)
Maintenance and duration
Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 though 9)
Change in name, address, telephone number (31A-26-306 (1)(b))
Records (31A-26-306 (2-4))
Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
Assumed name (31A-26-209(2)
Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
Reporting of actions (31A-26-203)
Disciplinary actions
Probation (31A-26-214)
Termination, suspension, revocation, refusal to issue or renew (31A-

	Monetary forfeiture (fines) (31A-2-308)
(Claim settlement laws and regulations
_	Unfair claim settlement practices (31A-26-303; Reg R590-190-192)
	Producer regulation
	Place of business/records maintenance (31A-26-102)
١	Workers' Compensation Insurance (44%)
	Workers' compensation laws
	Types of laws
	Compulsory versus elective
	Utah's Workers' Compensation Law (UT Labor Code 34A-2-201.5; 34A-2-102, Chp. 2, 3, 8a; 31A-33-101-105, 111-118; 31A-19a-401-408; 31A-22-1001-1010,1012,1013; 78B-4-603; R602-6-3; Bulletin 927 (Amended))
	Exclusive remedy
_	Employment covered (required, voluntary)
	Covered injuries
	Occupational disease
	Benefits provided
	Subrogation
	Bars to recovery
	Average weekly wage
	Notice of injury and claim
	Medical examination
	Managed care
	Compensation agreements and disputed claims
	Employers Reinsurance Fund
	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)
	Norkers' compensation and employers liability insurance policy
(General section
	Part One — Workers' compensation insurance
	Part Two – Employers liability insurance
	Part Three — Other states insurance
	Part Four — Your duties if injury occurs
_	Part Five — Premium
_	Part Six — Conditions
_	Selected endorsements
_	Voluntary compensation
_	Foreign coverage endorsement
	Other states

Workers' Compensation Claim Principles (38%)



Role of the adjuster
Duties and responsibilities
Relationship to the legal profession
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
Utmost good faith
Representations/misrepresentations
Warranties
Concealment
Fraud
Negligence
Elements of a negligent act
Defenses against negligence
Absolute liability
Strict liability
Vicarious liability
Controlling medical costs
Managed care
Utilization review
Inpatient services
Outpatient services
Hospital bill auditing
Designated provider
Investigation and evaluation
Compensability
Employee/non-employee
Arising out of employment
Arising in the course of employment
Documentation
First report of injury
Claimant statement
Insured's records
Witness statements
Current activity reports
Medical determination

Medical authorization	
Diagnosis	
Prognosis	
Independent Medical Examinations (IM	Es)
Extra Territorial Coverage	
Claim reserves	
Components	
Indemnity	
Medical	
Expense	
Factors affecting reserves	
Reserving techniques	
Individual case method	
Formula method	
Round-table technique	
Claims management	
Analysis	
On-site inspections	
Selecting an evaluating physician	
Physician evaluation	
Disposition	
Litigation management	
Settlement negotiation	
Settlement negotiation Understanding the Language of Medical R	eports (10%)
	eports (10%)
Understanding the Language of Medical R	eports (10%)
Understanding the Language of Medical R Medical terminology and abbreviations	eports (10%)
Understanding the Language of Medical R Medical terminology and abbreviations Location terms	eports (10%)
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Understanding the Language of Medical Residence 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 Respiratory system Cardiovascular system Abdominal organs	
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Understanding the Language of Medical Research 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 Respiratory system Cardiovascular system Abdominal organs Common occupational injuries and disease Strains and sprains Dislocations	
Understanding the Language of Medical Responsible 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 Respiratory system Cardiovascular system Abdominal organs Common occupational injuries and disease Strains and sprains Dislocations Fractures	
Understanding the Language of Medical Responses 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 Respiratory system Cardiovascular system Abdominal organs Common occupational injuries and disease Strains and sprains Dislocations Fractures Soft tissue injuries	
Understanding the Language of Medical Residence 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 Respiratory system Cardiovascular system Abdominal organs Common occupational injuries and disease Strains and sprains Dislocations Fractures Soft tissue injuries Brain injuries	
Understanding the Language of Medical Remoderations Location terms Movement terms Prefixes, suffixes and root words Abbreviations used in medical reports Medical specialties Basic human anatomy Skeletal structure Nervous system Respiratory system Cardiovascular system Abdominal organs Common occupational injuries and disease Strains and sprains Dislocations Fractures Soft tissue injuries Burn classifications	

Lung diseases
Hearing
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)



UTAH INSURANCE DEPARTMENT EXAMINATION REGISTRATION FORM

before filling out this regist	tration form. You must provide all in	formation requested and	Read the Candidate Information Bulletin submit the appropriate fee. Registration ssed. Examination fees are not refundable
Last Name	Full First Name Full Middle Name		
Social Security Number (FC	R IDENTIFICATION PURPOSES ONLY)	Date of Birth (MO/DATE	E/YEAR)
		/	/
Mailing Address			
City		State	Zip Code
Cell Phone Number (including area code)		Other Phone Number (i	ncluding area code)
(()	
Email Address			
The following sections 1-6 1. Gender Female Male Unspecified	are optional. You will not be penalized. 2. Race American Indian and Ala Asian Black or African American Native Hawaiian and Oth White Two or more races Unspecified I decline to participate	3. ska Native In ner Pacific Islander I I	Education Level High School or GED Some College 2-Year College Degree(Associates) 4-Year College Degree(BA,BS) Master's Degree Doctoral Degree Unspecified I decline to participate
4. Age Group Under 18 18-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 Unspecified Lideoline to participate	5. Ethnicity White Black Hispanic Asian/Pacific Indian/Als Unspecified I decline to participate		Chinese English French German Italian Korean Polish Russian Spanish Tagalog

CONTINUE ON THE NEXT PAGE

	Producer License	Exam Series	Examination Fee
_	Life	17-01	\$59.00
_	Accident/Health	17-02	\$59.00
	Life and Accident/Health	17-03	\$74.00
]	Property and Casualty	17-04	\$74.00
]	Title Marketing Representative	17-13	\$59.00
]	Title Search	17-14	\$59.00
]	Title Escrow	17-16	\$59.00
]	Personal Lines	17-20	\$59.00
]	Surplus Lines	17-21	\$59.00
]	Property	17-22	\$59.00
]	Casualty	17-23	\$59.00
	Consultant License	Exam Series	Examination Fee
]	Life and Accident/Health	17-09	\$74.00
]	Property and Casualty	17-10	\$74.00
<u>.</u>	Life	17-24	\$59.00
]	Accident/Health	17-25	\$59.00
	Adjuster	Exam Series	Examination Fee
<u> </u>	Property/Casualty	17-11	\$59.00
]	Accident/Health	17-12	\$59.00
]	Crop	17-26	\$59.00
1	Worker's Compensation	17-27	\$59.00
<u> </u>	Utah Laws and Regulations	17-19	\$59.00
1	Utah Laws and Regulations (Check one)	ie e	

and note your name on it.	ck, cashier's check or money order. Make check or money order payable to PSI	
If paying by credit card, check one: $\ \square\ V$	SA	
Card No:	Exp. Date: The card verification number may be located on the back of the card (the lateral three digits on the signature strip) or on the front of the card (the four digit to the right and above the card account number).	
Card Verification No:		
Billing Street Address:	Billing Zip Code:	
Cardholder Name (Print):	Signature:	
•		

Complete and forward this registration form with the applicable examination fee to:

SPECIAL ARRANGEMENT REQUEST FORM



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990. Candidates with disabilities or those who would otherwise have difficulty taking the examination may request special examination arrangements.

Candidates who wish to request special arrangements because of a disability should fax this form and supporting documentation to PSI at (702) 932-2666 or Email to PSI at examschedule@psionline.com.

Requirements for special arrangement requests

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be submitted to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- ▶ Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

Date:		_ Social Security or ID#:
Legal Nan	ne:	
	Last Name	First Name
Address:		
	Street	Citv. State. Zip Code
Telephon	e: ((
	Home	Work
Email Ado	dress:	
Check an	y special arrangements you require (requests must	concur with documentation submitted):
	Reader (as accommodation for visual impairment or learning disability)	☐ Extended time (Additional time requested:)
	Large-print written examination	□ Other
	Out-of-State Testing Request (does not require doc	umentation):
	Site Requested:	
	English as a second language: Time and one-half w sponsoring company (on letterhead), certifying that	rill be approved if you include a letter from your English instructor o English is not your primary language.

- Complete and fax this form, along with supporting documentation, to (702) 932-2666.
- After 4 business days, please call (702) 939-6750 and leave a voice message.
- PSI Special Accommodations will call you back to schedule the examination within 48 hours.

PSI Services LLC 3210 E Tropicana Las Vegas, NV 89121