



PSI Services LLC

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<https://home.psiexams.com/#/home>

NEW YORK



DEPARTMENT OF FINANCIAL SERVICES INSURANCE CANDIDATE INFORMATION BULLETIN

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Please refer to our website to check for the most updated information at <https://home.psiexams.com/#/home>

EXAMINATIONS BY PSI SERVICES LLC

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

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

LICENSING PROCESS

All questions about licensure should be directed to:

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

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

The steps to become licensed are:

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

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

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

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

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

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

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

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



License Type	Lines of Authority	Statutory Minimum Course Hours	Exam Required
Insurance Consultant	Life/Accident and Health	None	17-57
	Property and Casualty	None	17-58
Public Adjuster	Adjust claims related to fire, miscellaneous property, water, burglary and theft, glass, boiler and machinery, elevator, and inland marine	40 hours	17-62
Independent Adjuster	Accident and Health	None	17-63
	Automobile	None	17-66
	Aviation	None	17-67
	Casualty	None	17-65
	Fidelity and Surety	None	17-68
	Fire	None	17-64
	Inland Marine	None	17-69
	General	None	17-70
	Auto Damage or Theft Appraisal	None	17-71
	Motor Vehicle No Fault and Workers' Compensation Health Services Charges	None	17-72
	*PSI offers a combined Life, Accident and Health exam (17-55) for those wishing to apply for both the Life, and Accident and Health lines of authority at the same time. (**)Waivers and/or exemptions may be available - see charts below.		

PRELICENSING EDUCATION REQUIREMENTS

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

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

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

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

PRELICENSING EXEMPTIONS

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

STATEMENT OF EMPLOYER IN LIEU OF PRELICENSING EDUCATION

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

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



A Statement of Employer form is available at https://www.dfs.ny.gov/apps_and_licensing/agents_and_brokers/licensing_application_forms_class_info

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

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

EXAMINATION EXEMPTIONS

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

License Type	Exemptions from licensing exams
Agent	You may be exempt from exam requirements if: <ul style="list-style-type: none"> - you are currently licensed as a broker in the same lines of insurance for which you are applying. - You are a travel accident or baggage agent who is a ticket-selling agent or representative of a railroad, steamship or other public carrier and will act as an insurance agent only in the issuance of accident insurance tickets or baggage insurance tickets primarily for the purpose of covering the risk of travel.
Broker	You may be exempt from exam requirements if: <ul style="list-style-type: none"> - you are currently licensed as an agent in the same lines of insurance for which you are applying.
Consultant	You may be exempt from exam requirements if: <ul style="list-style-type: none"> - you are applying for a General Consultant license and are currently licensed as a Property/Casualty agent or broker, or you are applying for a Life Consultant license and are currently licensed as a Life, Accident & Health agent or broker. - you have passed a professional exam given by the American College, the American College of Property and Liability Underwriters, the Society of Actuaries, the Casual Actuarial Society or the American Academy of Actuaries.
Life Settlement Broker	You may be exempt from exam requirements if: <ul style="list-style-type: none"> - you are currently licensed, for at least one year, as an agent or broker with a life line of authority in this state or any other state.

EXAMINATION PAYMENT AND SCHEDULING PROCEDURES

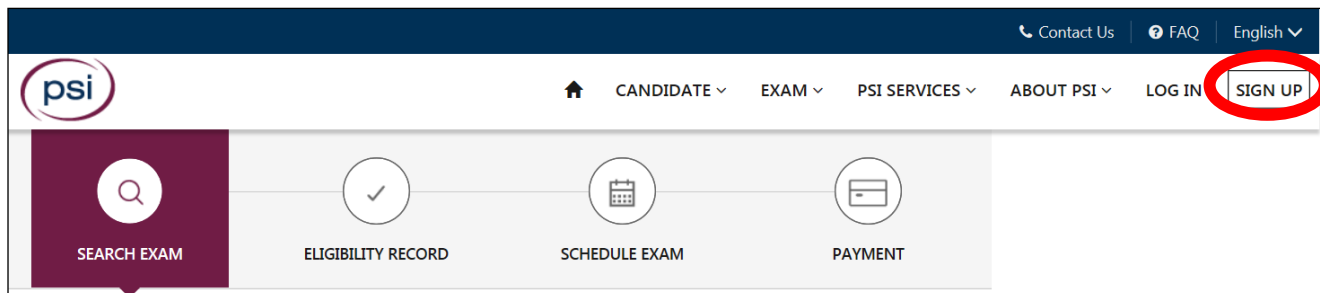
Examination fee \$33

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

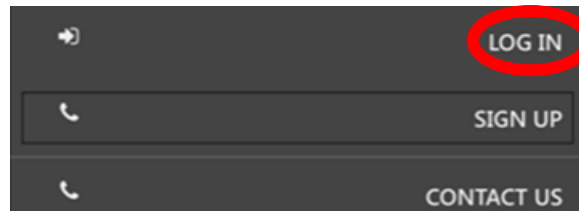
ON-LINE (<https://home.psiexams.com/#/home>)

For the fastest and most convenient examination scheduling process, register for your examinations online by accessing PSI's registration Website: [Click Here](#).

1. Select "SIGN UP" to create an account



2. On a mobile phone, you need to select the icon on the top left corner. Then select “SIGN UP” to create an account.



3. You will be prompted to create an account with PSI.

Personal Details

First Name * Last Name *

Middle Name Generation

Email *

Password Setup

Create Password *

Retype Password *

Clear Submit

IMPORTANT
You must enter your First and Last name exactly as it is displayed on your government issued ID.

Password Rules

- Must be between
- Must contain a
- Must contain a \, /, !, #, \$, ^, ?
- Password cannot

4. After you submit the form, you will get a message that your account was created successfully. Click on “Login to Continue”.

Login

Username:

Password:

LOGIN

[Forgot your password?](#)

Note: The username is the email address you entered when creating the account.



5. You are now ready to schedule.

The screenshot shows the PSI website dashboard for user Cathy Miller. At the top right, there are links for 'Contact Us', 'FAQ', and 'English'. Below these are navigation menus for 'CANDIDATE', 'EXAM', 'PSI SERVICES', and 'ABOUT PSI', along with the user's name 'CATHY MILLER'. A 'Testing Event Invitation Code' input field is visible. The main content area features four cards: 'SCHEDULE AN EXAM' (circled in red), 'FIND AN EXAM CENTER', 'SEARCH FOR AN EXAM', and 'LINK MY RECORD'. Each card includes a brief description and a 'LET'S START' or 'SEARCH FOR A RECORD' button.

6. Select NY Insurance and the Test.

Select Organization
Government/State Licensing Agencies

Select Jurisdiction
New York

Select Account
NY Insurance

License Name
NY Accident and Health Insurance Agent/Broker Exam - Spanish
NY Accident and Health Insurance Agent/Broker Exam Series 17-52
NY Agent Exam for Title Insurance Series 17-81

7. You will enter your personal information

The progress bar consists of four steps: 'SEARCH EXAM', 'ELIGIBILITY RECORD' (highlighted in maroon with a checkmark icon), 'PAYMENT', and 'SCHEDULE EXAM'. Each step is represented by an icon in a circle above its label.

Following Information is required for your examination record

★SSN

XXXXX3333

★First Name

David


★Last Name




8. You will now enter payment.

Payment

Credit Card
** Please provide credit card holder name, street details in English.
Please enter a valid Visa, MasterCard, American Express, Discover or JCB card number. Diner 's Club card is currently not accepted.

Credit Card Number *
Credit Card Number 
Please enter a valid card number

Expiration Date * MM / YYYY **CW *** 

Card Holder Name *
Name on Card

Billing Street Address *
Enter Address

Postal Code *
Enter Postal Code

I acknowledge that I have read and understood all information and agreements attached, and agree to abide by and be bound by these [Terms & Conditions](#)

Payment Summary


Total Amount Due USD


Balance Amount USD

9. You will now select if you want to test at a PSI test site or Remotely proctored online from a computer at a remote location.

Please select a delivery mode for scheduling ✕

Delivery mode

Test Center 

Remote Online Proctored Exam 

CancelContinue

DELIVERY MODE TEST CENTER

1. Enter the “City or Postal Code” and select “Preferred Month” to take the Exam. Then select “Search Exam Center”.

Find Test Location

[I have a Test Center Code](#) 

Country
United States of America ▼

Enter City / Postal Code
Queens, NY, USA 🔍

Preferred Month
December 2018 ▼

Search Exam Center



2. Click on the preferred test site.

Exam Center Address	Distance	First Available Date	
1. Fresh Meadows - Horizon Technical Consultants* 6921 164th St. Suite 9 Fresh Meadows NY US 11365	0.76 miles	26 December 2018	▼
2. Flushing - Alliance Computing Solutions* 135-41 37th Ave. 4th FL Flushing NY US 11354	2.87 miles	26 December 2018	▼
3. QUEENS (ROOM A) The Shops at Atlas Park 71-19 80th Street, Suite 8307 Ridgewood NY US 11385	5.28 miles	17 December 2018	▼
4. New York - A Brainseed Testing Center - Times Square* 566 7th Ave, Suite 703 New York NY US 10018	10.72 miles	28 December 2018	▼
5. Bronx - New View Test Centers, LLC* 3250 Westchester Ave. Suite 126 Bronx NY US 10461	13.7 miles	27 December 2018	▼

<<< 1 >>>

< Back Cancel Continue

3. Then click on the date and time to make an appointment to take the Exam.

3. QUEENS (ROOM A)
The Shops at Atlas Park 71-19 80th Street, Suite 8307 Ridgewood NY US 11385 5.28 miles 17 December 2018

December 2018

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Available Start Time(s) for 17 December 2018

09:00 AM

Available Dates Selected Date

You are now scheduled and will receive an email confirmation.

DELIVERY MODE REMOTE ONLINE PROCTORED EXAM

1. Select Country and Time zone.

WA Life Producer
Proctored Exam

WA Life Producer (150 minutes)

Country: United States of America Timezone: America/Los_Angeles

You are eligible to take WA Life Producer exam until Sep 12, 2020.



Select the date and time you will be taking the exam. **DO NOT HIT CONTINUE. YOU MUST FIRST CHECK THE COMPATIBILITY OF YOUR COMPUTER** to include Audio/Video Check, Webcam Check and System Check. You must use Google Chrome Browser. Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

The screenshot displays a scheduling interface. On the left is a calendar for September 2019. The days of the week are labeled Su through Sa. The dates 18, 19, 20, 21, 22, and 28 are highlighted in green, indicating available dates. The date 20 is highlighted in blue, indicating the selected date. On the right is a grid titled 'Available Start Time(s) for Sep, 20 2019'. The grid contains 16 time slots in a 4x4 arrangement: 02:00 PM, 02:30 PM, 03:00 PM, 03:30 PM; 04:00 PM, 04:30 PM, 05:00 PM, 05:30 PM; 06:00 PM, 06:30 PM, 07:00 PM, 07:30 PM; 08:00 PM, 08:30 PM, 09:00 PM, 09:30 PM. The 02:00 PM slot is highlighted in blue. A red arrow points from the text above to the 08:30 PM slot. Below the calendar and time grid, there is a legend: a green square for 'Available Dates' and a blue square for 'Selected Date'. At the bottom of the interface, there is a text prompt: 'Before taking a remote online proctored exam, check system compatibility - click [HERE](#)'.

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support team at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#).

You are now scheduled and will receive an email confirmation.

TELEPHONE ((855) 579-4637)

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

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 (855) 579-4637.

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

RETAKING A FAILED EXAMINATION

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

MISSED APPOINTMENT OR LATE CANCELLATION

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

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

EXAM ACCOMMODATIONS (ADA)

All PSI examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate's needs. A candidate with a disability or a candidate who would otherwise have difficulty taking the examination must follow the instructions on the Exam Accommodations Request Form at the end of this Candidate Information Bulletin.

EXAMINATION SITE CLOSING FOR AN EMERGENCY

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

EXAMINATION SITE LOCATIONS

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

Albany
841 Route 146
Clifton Park, NY 12065

Albany
12 Metro Park Rd, Suite 101
Albany, NY 12205

Binghamton
AVNA Learning Center
520 Columbia Drive, Suite 101
Johnson City, NY 13790

Bronx
PSI
34 Marconi Street, Suite 210
Bronx, NY 10461

Bronx
New View Test Centers, LLC
3250 Westchester Ave., Ste. 126
Bronx, NY 10461

Brooklyn
PSI
527 Coney Island Ave.
Brooklyn, NY 11218

Brooklyn
Brooklyn - Kennedy Online Trng Ctr
54 Macdonough St.
Brooklyn, NY 11216

Buffalo
8016 Transit Road
Williamsville, NY 14221



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

Buffalo
Williamsville - Erie Community College (North Campus)
6205 Main St., N Campus
Williamsville, NY 14221

Corning
Corning Community College
1 Academic Drive, Room 102 Chemung Hall (CHM 102)
Corning, NY 14830

Gouverneur
Management Recruiters of St. Lawrence County
23 East Main Street
Gouverneur, NY 13642

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

Hempstead
204 W. Old Country Road
Hicksville, NY 11801

Jamestown
Northeast Test Centers
9-25 East Fourth Street, Suite 11
Jamestown, NY 14701

Long Island
245 Middle Country Road
Selden, NY 11784

Long Island
20 Broad Hollow Road, Suite LL10
Melville, NY 11747

Manhattan
355 East 4th St.
New York, NY 10009

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

Manhattan
545 Eights Ave, Ste 1210
New York, NY 10018

Manhattan
124 E 40th St., Rm 801
New York, NY 10016

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

New York City - AVNA Learning Center
139 Fulton St., Suite 605
New York, NY 10038

Oneonta - PC PRO Solution Inc
205 Main Street
Oneonta, NY 13820

Plattsburgh
4171 US Route 11
Malone, NY 12953

Poughkeepsie
201 South Avenue, Suite 501
Poughkeepsie, NY 12601

Queens
PSI
The Shops at Atlas Park
71-19 80th Street, Suite 8307
Ridgewood, NY 11385

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

Rochester
1512 Ridge Road West
Rochester, NY 14615

Mohawk Valley Testing C
625 Bomber Dr Suite 133
Rome, NY 13441

Rome
34 Oriskany Blvd.
Whitesboro, NY 13492

Staten Island
1911 Richmond Ave, Suite 130
Staten Island, NY 10314

Syracuse
Professional Career Center
6443 Ridings Road, Suite 108
Syracuse, NY 13206

Watertown
20104 NYS Route 3
Watertown, NY 13601

White Plains
155 Mamaroneck
White Plains, NY 10601

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



REPORTING TO THE EXAMINATION SITE

On the day of the examination, you should arrive at least 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.*

REQUIRED IDENTIFICATION AT EXAMINATION SITE

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

PRIMARY IDENTIFICATION (with photo) - Choose one

- State issued driver's license
 - State issued identification card
 - US Government Issued Passport
 - US Government Issued Military Identification Card
 - US Government Issued Alien Registration Card
 - Canadian Government Issued ID
- NOTE: ID must contain candidate's photo, be valid and unexpired.

SECURITY PROCEDURES

The following security procedures apply during examinations:

- 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.
- You will have access to an online calculator.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings **include, but are not limited to**, the following items:
 - **Electronic devices of any type, including cellular / mobile phones, recording devices, electronic watches, cameras, pagers, laptop computers, tablet computers (e.g., iPads), music players (e.g., iPods), smart watches, radios, or electronic games.**
 - **Bulky or loose clothing or coats** that could be used to conceal recording devices or notes. For security purposes outerwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, vests, jackets and coats are not permitted in the testing room. **In the event you are asked to remove the outerwear, appropriate attire, such as a shirt or blouse should be worn underneath.**
 - **Hats or headgear not worn for religious reasons** or as religious apparel, including hats, baseball caps, or visors.
 - **Other personal items**, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.
- Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building's property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.
- No smoking, eating, or drinking is allowed in the examination center.
- During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.
- Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates' pockets.
- If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.
- Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.
- Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.
- Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

TAKING THE EXAMINATION BY COMPUTER

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

IDENTIFICATION SCREEN

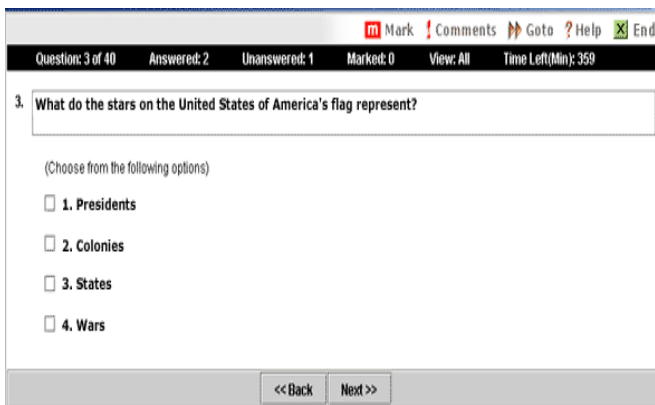
You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

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

TEST QUESTION SCREEN

The “function bar” at the top of the test question screen provides mouse-click access to the features available while taking the examination.



The screenshot shows a computer interface for an examination. At the top, there is a "function bar" with icons for Mark, Comments, Goto, Help, and End. Below this, a status bar displays: "Question: 3 of 40", "Answered: 2", "Unanswered: 1", "Marked: 0", "View: All", and "Time Left(Min): 359". The main question area contains the text: "3. What do the stars on the United States of America's flag represent?". Below the question, it says "(Choose from the following options)". There are four radio button options: "1. Presidents", "2. Colonies", "3. States", and "4. Wars". At the bottom of the question area, there are two buttons: "<< Back" and "Next >>".

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

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

EXAMINATION REVIEW

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

REMOTE ONLINE PROCTORED EXAMINATION

Proctors for online testing will communicate with candidates on-screen during the test and pause the exam whenever unauthorized persons or activity appear on video monitors or in audio recordings. The proctor will pause the exam whenever a candidate leaves the testing station, or an interruption occurs. The proctor may end the test if an interruption is not corrected appropriately. Candidates are not allowed to have scratch paper or take breaks during remotely proctored exams. Immediate on-screen results will be displayed on your screen once you complete BOTH your exam AND the survey following the exam. Paper score reports will not be available upon completion of the exam for this remotely proctored location. You. A military ID will not be accepted for a remotely proctored exam, however, all other identification noted above are acceptable for this delivery mode.

BE SURE TO CHECK THE COMPATIBILITY OF YOUR COMPUTER to include Audio/Video Check, Webcam Check and System Check. Prior to scheduling, click here. You must use Google Chrome Browser.

Please note that if your computer performs any system update (i.e. software, server, firewall, webcam, etc.) from the time you schedule your exam to when you attempt to launch your exam, you may experience issues with your compatibility. It is best to conduct another compatibility check on the machine that you will be taking your exam at least 24 hours prior to your scheduled exam. You may also check your compatibility before or after registering for your exam by [clicking here](#).

REQUIREMENTS	STATUS	YOUR SYSTEM
Webcam	✓	Integrated Camera (04f2:b5ab)
Microphone	✓	Default - Microphone Array (Realtek High Definition Audio)
PSI Communication Protocol	✓	Connected
Testing System Access	✓	Allowed
PSI System Storage	✓	Allowed
PSI Video Streaming	✓	Allowed

System Check		
REQUIREMENTS	STATUS	YOUR SYSTEM
Browser and Version - Chrome 58.0 and above.	✓	Chrome 75.0
Platform - Windows 7, Windows 8, Windows 8.1, Windows 10 or later and Mac OS X 10.10 or later	✓	Windows 10
Javascript - Enabled.	✓	Enabled
Cookies - Enabled.	✓	Enabled
Upload and Download Minimum Bandwidth - At least 250 kbps.	✓	1448282

LAUNCHING THE EXAMINATION

You can launch the examination up to 30 minutes before the scheduled start time.

If you have any questions regarding your compatibility check, or if you experience issues launching your exam, you may contact our remote proctoring technical support at (844) 267-1017. You may also initiate a chat after you close the Secure Browser Software by [clicking here](#).

SCORE REPORTING

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

Candidates taking a remotely proctored exam: Please note that you must select to **end** both the exam portion and survey portion of your test in order to receive your on-screen results and emailed score report. If you do not receive your emailed score report, you may reach out to scorereport@psionline.com.

You may request a duplicate score report after your examination by emailing scorereport@psionline.com. Include your name, candidate ID number and confirmation number. Your candidate ID number and confirmation number is on your exam confirmation email. Please allow up to 72 hours to receive your duplicate score report.

Note: You may contact PSI regarding your testing experience. Send an email to: comments@psiexams.com.

TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION

If Prelicensing education is required, you must complete a course that has been approved by the Department. Because of the number and the diversity of approach, **neither the Department nor PSI recommends specific prelicensing course providers**. A list of all approved prelicensing providers can be obtained from the Department's Web site at www.dfs.ny.gov.

The following suggestions will help you prepare for your examination.

- 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 is also an excellent business practice. Underline or highlight key ideas that will help with a later review.
- 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.

You can take a practice exam online at <https://home.psiexams.com/#/home> to prepare for your New York Insurance Examination.

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

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

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

OBTAINING YOUR LICENSE

APPLYING FOR A LICENSE

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

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

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

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



LICENSE REQUIREMENTS BASED ON RESIDENCY

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

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

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

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

Resident licensing requirements

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

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

Nonresident licensing requirements

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

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

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

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

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

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

AGENT LICENSE

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

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

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

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

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



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

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

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

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

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

BROKER LICENSE

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

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

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

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

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

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

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

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

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

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



ADJUSTER LICENSE

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

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

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

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

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

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

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

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

CONSULTANT LICENSE

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

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

- Life Insurance
- Annuities
- Accident & Health

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

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

1. Animal
2. Boiler & Machinery
3. Burglary and Theft
4. Collision
5. Credit
6. Elevator
7. Fidelity and Surety
8. Fire



- 9. Glass
- 10. Marine and Inland Marine
- 11. Marine Protection and Indemnity
- 12. Miscellaneous Property
- 13. Mortgage Guaranty
- 14. Motor Vehicle and Aircraft Physical Damage

- 15. Personal Injury Liability
- 16. Property Damage Liability
- 17. Residual Value
- 18. Title
- 19. Water Damage
- 20. Workers' Compensation and Employers Liability

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

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

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

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

LICENSE FEES AND RENEWAL DATES

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

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

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

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

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

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

CONTINUING EDUCATION

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

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



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

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

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

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

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

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

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

<input type="checkbox"/> Independent Adjusters <input type="checkbox"/> Reinsurance Intermediaries	<input type="checkbox"/> Limited Rental Licensees <input type="checkbox"/> Bail Bond Agents <input type="checkbox"/> Mortgage Guarantee Agents
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DESCRIPTION OF EXAMINATIONS

EXAMINATION STUDY MATERIALS

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

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

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

EXPERIMENTAL ITEMS

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

EXAMINATION CONTENT OUTLINES

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

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



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

New York Life Insurance Agent/Broker Series 17-51 100 Questions - 2 hour Time Limit	<p>Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)</p> <p>Appointment of agent (2112(a-c))</p> <p>Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)</p> <p>Unfair and prohibited practices</p> <p>Misrepresentation (2123; Reg 64, Part 216.3)</p> <p>False advertising (2603)</p> <p>Defamation of insurer (2604)</p> <p>Unfair discrimination (2606-2608, 2612)</p> <p>Rebating (2324)</p> <p>Licensee regulation</p> <p>Controlled business (2103(i))</p> <p>Sharing commissions (2121, 2128)</p> <p>Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)</p> <p>License display (Reg 125, Part 34.5)</p> <p>Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30)</p> <p>Termination responsibilities of producer (2112)</p> <p>Examination of books and records (2404; Reg 152, Parts 243.0 to .3)</p> <p>Insurance Frauds Prevention Act (401-405, Financial Services 403-405)</p> <p>Aiding Unauthorized Insurer (2117)</p> <p>Prohibitions (403)</p> <p>Reporting (405)</p> <p>Consumer privacy regulation (Reg 169, Part 420.0 to .4)</p> <p>Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)</p> <p>Cyber Security Requirements for Financial Services Companies (Reg 23)</p> <p>Federal Regulation</p> <p>Fair Credit Reporting Act (15 USC 1681-1681d)</p> <p>Fraud and false statements including 1033 waiver (18 USC 1033, 1034)</p> <p>General Insurance 10%</p> <p>Concepts</p> <p>Risk management key terms</p> <p>Risk (pure and speculative)</p> <p>Exposure</p> <p>Hazard (physical, moral, morale)</p> <p>Peril</p> <p>Loss</p> <p>Methods of handling risk</p>	<p>Avoidance</p> <p>Retention</p> <p>Sharing</p> <p>Reduction</p> <p>Transfer (by contractual liability or insurance contract)</p> <p>Elements of insurable risks</p> <p>Adverse selection</p> <p>Law of large numbers</p> <p>Reinsurance</p> <p>Insurers</p> <p>Types of insurers</p> <p>Stock companies</p> <p>Mutual companies</p> <p>Fraternal benefit societies</p> <p>Private versus government insurers</p> <p>Admitted versus nonadmitted insurers</p> <p>Domestic, foreign, and alien insurers</p> <p>Financial status (independent rating services)</p> <p>Marketing (distribution) systems</p> <p>Agents and general rules of agency</p> <p>Insurer as principal</p> <p>Agent/insurer relationship</p> <p>Authority and powers of agents</p> <p>Express</p> <p>Implied</p> <p>Apparent</p> <p>Responsibilities to the applicant/insured</p> <p>Contracts</p> <p>Elements of a legal contract</p> <p>Offer and acceptance</p> <p>Consideration</p> <p>Competent parties</p> <p>Legal purpose</p> <p>Characteristics of insurance contracts</p> <p>Contract of adhesion</p> <p>Aleatory contract</p> <p>Personal contract</p> <p>Unilateral contract</p> <p>Conditional contract</p> <p>Legal concepts and interpretations affecting contracts</p> <p>Indemnity</p> <p>Utmost good faith</p>
<p>Insurance Regulation 10%</p> <p>Licensing</p> <p>Process (2103(d-i))</p> <p>Definitions</p> <p>Producer definition (2101(k))</p> <p>Who should be licensed (2101(k)(1))</p> <p>Home state (2101(l))</p> <p>Negotiate (2101(m))</p> <p>Sell (2101(n))</p> <p>Solicit (2101(o))</p> <p>Types of licensees</p> <p>Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)</p> <p>Brokers (2101(c, h, k); 2104)</p> <p>Consultants (2107)</p> <p>Adjusters (2101(g), 2108)</p> <p>Nonresident (2101(d, e); 2103(g)(5), 11); 2136)</p> <p>Business entities (2101(p), 2103(j)(2))</p> <p>Temporary (2109; Regs 9, 18, 29, Part 20.1)</p> <p>Maintenance and duration</p> <p>Renewal (2103(j); Reg 5, Part 21.2)</p> <p>Continuing education (2132)</p> <p>Assumed names (2102(f))</p> <p>Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)</p> <p>Reporting of actions (2110(i))</p> <p>Disciplinary actions</p> <p>Hearings - Notice and Process (2405, 2406, Financial Services 305)</p> <p>Suspension, revocation, and nonrenewal (2110)</p> <p>Penalties (2127, 109)</p> <p>State Regulation</p> <p>Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)</p> <p>Company regulation</p> <p>Certificate of authority (1102(a-b))</p> <p>Solvency (307)</p>		

Representations/misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel
Life Insurance Basics 19%
Insurable interest (3205)
Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
Business uses of life insurance
Buy-sell funding
Key person
Business continuation
Differences in life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life
Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)
Factors in premium determination
Mortality, Investment Return, and Expense
Mode of premium
Licensee responsibilities
Solicitation and sales presentations
Advertising (2122)
Life Insurance Company Guaranty Corporation (7718)
Policy summary (3209; Reg 74, Part 53-2.2)
Buyer's guide (3209; Reg 74, Part 53-2.6)
Suitability in Life Insurance and Annuities (Reg 187 224.2-224.4)
Illustrations (Reg 74, Part 53-3.1 to .6)
Replacement (2123(a)(2, 3); Reg 60, Parts 51.1 to .8)

Use and disclosure of insurance information
Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (Reg 199, Part 225)
Field underwriting
Application procedures including backdating of policies (3208)
Delivery
Policy review
Effective date of coverage
Premium collection
Statement of good health
Amendments
Individual underwriting by the insurer
Information sources and regulation
Application
Agent report
Attending physician statement
Investigative consumer (inspection) report
Medical Information Bureau (MIB)
Medical examinations and lab tests including HIV (2611)
Selection criteria and unfair discrimination
Classification of risks
Preferred
Standard
Substandard
Declined
Life Insurance Policies 20%
Term life insurance
Level term
Renewable term
Convertible term
Level premium term
Whole life insurance
Continuous premium (straight life)
Limited payment
Single premium
Flexible premium policies
Universal life
Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Life insurance on minors (3207(b))
Fixed (equity) indexed life
Group life insurance
Characteristics of group plans

Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3220)
Credit life insurance (individual versus group)
Life Insurance Policy Provisions, Options, and Riders 20%
Required provisions (3203)
Ownership
Assignment
Entire contract (3203(a)(4), 3204)
Right to examine (free look) (3203(a)(11))
Payment of premiums
Grace period (3203(a)(1))
Reinstatement (3203(a)(10))
Incontestability (3203(a)(3))
Misstatement of age (3203(a)(5))
Exclusions (3203(b,c))
Statements of the applicant (3204)
Proof of Death
Beneficiaries
Designation options
Individuals
Classes (per stirpes/per capita)
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life
Joint and survivor
Spendthrift clause
Nonforfeiture options
Cash surrender value (net cash value)
Extended term
Reduced paid-up insurance
Policy loan and withdrawal options
Policy loans
Automatic premium loans
Withdrawals or partial surrenders
Dividend options

Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
Accelerated (living) benefit provisions/riders (3230)
Conditions for payment
Effect on death benefit
Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
Term rider
Annuities 10%
Annuity principles and concepts
Accumulation period versus annuity period
Owner, annuitant, and beneficiary
Insurance aspects of annuities
Required provisions (3219, 4220, 4223)
Immediate versus deferred annuities
Single premium immediate annuities (SPIAs)
Deferred annuities
Premium payment options
Nonforfeiture
Surrender and withdrawal charges
Death benefits
Annuity (benefit) payment options
Life contingency options
Pure or straight life versus life with guaranteed minimum
Single life versus multiple life
Annuities certain (types)
Annuity products
Fixed annuities
General account assets
Interest rate guarantees (minimum versus current)

Level benefit payment amount
Fixed (equity) indexed annuities
Differences in variable annuity products and licensing requirements
Personal Uses of annuities
Tax-deferred growth
Retirement income
Guaranteed Minimum Withdrawal Benefit (GMWB)
Education funds
Federal Tax Considerations for Life Insurance and Annuities 5%
Taxation of personal life insurance
Amounts available to policyowner
Cash value increases
Dividends
Policy loans
Surrenders
Amounts received by beneficiary
Settlement options
Rollovers and transfers (IRAs and qualified plans)
Section 1035 exchanges
Qualified Plans 4%
General requirements
Defined contribution versus defined benefit plan
Plan types, characteristics, and purchasers
Self-employed plans (Keogh plans)
SIMPLE
SEP
401K
457
Life Settlement 2%
Definitions (7802)
Life Settlement contract (7802(k)(1)(2)(3))
Life Settlement Broker (7802(j))
Business of Life Settlement (7802 (c (1)))
Financing transaction(7802(f))
Owner(7802(n))
Life expectancy(7802(i))
Broker License Requirements (2137; 2102(a) (1))
Advertising (7809)
Privacy (7810)
HIPAA
Personal & Financial information privacy
Prohibited Practices (7814)
Stranger-originated life insurance (7815)
Insurable interest provisions

Trust owned policies
New York Accident and Health Insurance Agent/Broker
Series 17-52
100 Questions - 2 hour Time Limit
Insurance Regulation 8%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(j)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State Regulation
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)



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

Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel
Accident and Health Insurance Basics 12%
Definitions of perils
Accidental injury
Sickness
Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense

Long-term care expense
Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Types of Limited Policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Vision care
Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental/investigation
Medical Necessity
Licensee responsibilities in individual accident and health insurance
Marketing requirements
Advertising (Reg 34, Parts 215.1 to .18)
Sales presentations
Outline of coverage
Application procedures
Requirements at delivery of policy
Considerations in replacing accident and health insurance
Benefits, limitations, and exclusions
Licensee liability for errors and omissions
Community rating of policies (4317; Reg 145, Part 360)
Definition of small group
Individual Health Insurance Policy General Provisions 10%
Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Other provisions
Coordination of benefits
Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J))



Intoxicants and narcotics (3216(d)(2)(K))
Other general provisions
Right to examine (free look)
Insuring clause
Consideration clause
Renewability clause (3216(g))
Noncancelable
Guaranteed renewable
Disability Income and Related Insurance 10%
Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Presumptive disability
Proof of Loss
Individual disability income insurance
Basic total disability plan
Income benefits
Elimination and benefit periods
Waiver of premium feature
Coordination of benefits
Individual premium consideration
Additional Monthly Benefit (AMB)
Social Insurance Supplement (SIS)
Occupational versus nonoccupational coverage
Noncancelable (3216(d)(2)(H))
Guaranteed renewability
Other provisions affecting income benefits
Cost of Living Adjustment (COLA) rider
Future Increase Option (FIO) rider
Relation of earnings to insurance (3216(d)(2)(F))
Benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (non disabling injury)
Partial disability benefit
Residual disability benefit
Total disability benefit
24-hour coverage versus limited/at-work coverage
Exclusions
Group disability income insurance
Group versus individual plans
Short-Term Disability (STD)
Long-Term Disability (LTD)
Business disability insurance

Key person disability income
Disability buy-sell policy
Business overhead expense policy
Medical Plans 15%
Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services (4303(j))
Primary Care Physician (PCP)
Referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred Provider Organizations (PPOs), Point-of-Service (POS) plans and Exclusive Provider Organizations (EPOs)
General characteristics
In-network and out-of-network provider access
Primary Care Physician (PCP) referral
Indemnity plan features
Catastrophic
Cost containment in health care delivery
Utilization review (Art. 49)
Prospective review
Concurrent review
Retrospective review
New York mandated benefits and offers (individual and/or group)
Dependent child age limit (3216(a)(4);4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(c))
New York required benefits (individual and/or group)
New York mandated offers (individual and/or group)
HIPAA (Health Insurance Portability and

Accountability Act) requirements
Eligibility
Guaranteed issue
Renewability
Privacy protections
Federal Patient Protection and Affordable Care Act 10%
Affordable Care Act
Preexisting conditions
Insurance exchanges
Eligibility (individual and small employer)
APTC (advance premium tax credit)
Cost share reeducation
Benchmark plan
State vs. Federal
Metal levels
Catastrophic
Medical loss ratio
Actuarial value
Enrollment period
Individual mandate
Employer shared responsibility
Annual lifetime dollar limits
10 Essential benefits
Long-Term Care (LTC) Insurance 5%
Benefits
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Types of care
Home health care
Adult day care
Respite care
Nursing home facility care
Assisted living
Benefit periods
Benefit amounts
Activities of Daily Living (ADLs)
Optional benefits
Reimbursement versus indemnity/cash
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
Guarantee of insurability



Return of premium
Shared care
Individual, group, and association plans
Hybrid plans
Exclusions (Reg 62, Part 52.25(b)(2))
Underwriting considerations
Suitability
New York regulations and required provisions
Renewability (Reg 62, Part 52.25(b)(1))
Required disclosure provisions (Reg 62, Part 52.65)
Prohibited practices
Replacement (Reg 62, Part 52.29)
New York State Partnership for Long Term Care (Reg 144, Part 39)
Dollar for dollar or time element
Medicaid Estate Recovery Act (OBRA '93)
New York Tax credit
Group Health and Blanket Insurance 10%
Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
Definition of eligible group (4235(b)(c))
Types of eligible groups (4235)
Employment-related groups
Individual employer groups
Professional employer organizations Associations (alumni, professional, and other)
Customer groups (depositors, creditor-debtor, and others)
Blanket customer groups (teams, passengers, and others)
Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure
Family Medical Leave Act (FMLA)
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)
Types of funding and administration
Conventional fully-insured plans
Partially self-insured plans
Stop-loss coverage

Administrative Services Only (ASO) arrangements
Marketing considerations
Advertising
Regulatory jurisdiction/place of delivery
Employer group health insurance
Insurer underwriting criteria
Characteristics of group
Plan design factors
Persistency factors
Administrative capability
Eligibility for coverage
Annual open enrollment
Employee eligibility
Probationary period
Dependent eligibility
Coordination of benefits provision (Reg 62, Part 52.23)
Change of insurance companies or loss of coverage
Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and New York continuations
Conversion privilege (3221(e))
Small employer medical plans
Definition of small employer (Reg 145, Part 360.2(f))
Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e), .3)
Renewability (Reg 145, Part 360.2(e))
Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution
Government Insurance Plans 9%
Workers' Compensation
Eligibility
Benefits
Social Security Disability
Qualifications for disability benefits
Definition of disability
Waiting period
Disability income benefits
New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits
Medicaid

Eligibility and benefits
Child Health Plus
Eligibility and benefits
Medicare
Nature, financing, and administration
Part A - Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B - Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part C - Medicare Advantage
Part D - Prescription Drug Insurance
Healthy New York (4326)
Private Insurance for Senior Citizens and Special Needs Individuals 5%
Medicare supplements
Purpose
Open enrollment (Reg 193, Part 58))
Standardized Medicare supplement plans
Core benefits
Additional benefits
New York regulations and required provisions
Standards for marketing (Reg 193, Part 58)
Permitted compensation arrangements (Reg 193, Part 58)
Appropriateness of recommended purchase or replacement (Reg 193, Part 58)
Replacement (Reg 193, Part 58)
Disclosure statement (Reg 193, Part 58)
Renewability (Reg 193, Part 58)
Med Advantage
Other Medicare options for individuals
Disabled individuals
Individuals with kidney failure
Employer group health plans
Employees age 65 or older
New York Life, Accident, and Health Insurance Agent/Broker
Series 17-55
150 items - 2.5 Hour Time Limit
Insurance Regulation 7%
Licensing



Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(j)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
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Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation
Controlled business (2103(i))

Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
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General Insurance 4%
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Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer (by contractual liability or insurance contract)
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)

Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
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Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insured
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services (4303(j))
Primary Care Physician (PCP)
Referral (specialty) physician
Emergency care
Hospital services
Other basic services

Preferred Provider Organizations (PPOs), Point-of-Service (POS) plans and Exclusive Provider Organizations (EPOs)
General characteristics
In-network and out-of-network provider access
Primary Care Physician (PCP) referral
Indemnity plan features
Catastrophic
Cost containment in health care delivery
Utilization review (Art. 49)
Prospective review
Concurrent review
Retrospective review
New York mandated benefits and offers (individual and/or group)
Dependent child age limit (3216(a)(4);4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(c))
New York required benefits (individual and/or group)
New York mandated offers (individual and/or group)
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Renewability
Privacy protections
Federal Patient Protection and Affordable Care Act 6%
Affordable Care Act
Preexisting conditions
Insurance exchanges
Eligibility (individual and small employer)
APTC (advance premium tax credit)
Cost share reeducation
Benchmark plan
State vs. Federal
Metal levels
Catastrophic
Medical loss ratio
Actuarial value
Enrollment period
Individual mandate
Employer shared responsibility
Annual lifetime dollar limits
10 Essential benefits
Long-Term Care (LTC) Insurance 6%
Benefits

LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Types of care
Home health care
Adult day care
Respite care
Nursing home facility care
Assisted living
Benefit periods
Benefit amounts
Activities of Daily Living (ADLs)
Optional benefits
Reimbursement versus indemnity/cash
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
Guarantee of insurability
Return of premium
Shared care
Individual, group, and association plans
Hybrid plans
Exclusions (Reg 62, Part 52.25(b)(2))
Underwriting considerations
Suitability
New York regulations and required provisions
Renewability (Reg 62, Part 52.25(b)(1))
Required disclosure provisions (Reg 62, Part 52.65)
Prohibited practices
Replacement (Reg 62, Part 52.29)
New York State Partnership for Long Term Care (Reg 144, Part 39)
Dollar for dollar or time element
Medicaid Estate Recovery Act (OBRA '93)
New York Tax credit
Group Health and Blanket Insurance 5%
Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
Definition of eligible group (4235(b)(c))
Types of eligible groups (4235)
Employment-related groups

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

Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e), .3)
Renewability (Reg 145, Part 360.2(e))
Government Health Insurance Plans 5%
Workers' Compensation
Eligibility
Benefits
Social Security Disability
Qualifications for disability benefits
Definition of disability
Waiting period
Disability income benefits
New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits
Medicaid
Eligibility and benefits
Child Health Plus
Eligibility and benefits
Medicare
Nature, financing, and administration
Part A - Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B - Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part C - Medicare Advantage
Part D - Prescription Drug Insurance
Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)
Definition
Eligibility
Contribution
Healthy New York (4326)
Private Insurance for Senior Citizens and Special Needs Individuals 6%
Medicare supplements
Purpose
Open enrollment (Reg 193, Part 58))
Standardized Medicare supplement plans
Core benefits

Additional benefits
New York regulations and required provisions
Standards for marketing (Reg 193, Part 58)
Permitted compensation arrangements (Reg 193, Part 58)
Appropriateness of recommended purchase or replacement (Reg 193, Part 58)
Replacement (Reg 193, Part 58)
Disclosure statement (Reg 193, Part 58)
Renewability (Reg 193, Part 58)
Other Medicare options for individuals
Disabled individuals
Individuals with kidney failure
Employer group health plans
Employees age 65 or older

New York Life Insurance Settlement Broker
Series 17-80
100 Questions- 2 hour Time Limit

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



Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State Regulation
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30)
Termination responsibilities of producer (2112)
Examination of books and records (2404; Reg 152, Parts 243.0 to .3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Part 420.0 to .4)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance 9%
Concepts

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

Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel
Life Insurance Basics 14%
Insurable interest (3205)
Personal uses of life insurance
Survivor protection
Estate creation
Cash accumulation
Liquidity
Estate conservation
Determining amount of personal life insurance
Human life value approach
Needs approach
Types of information gathered
Determining lump-sum needs
Planning for income needs
Business uses of life insurance
Buy-sell funding
Key person
Business continuation
Differences in life insurance policies
Group versus individual
Permanent versus term
Participating versus nonparticipating
Fixed versus variable life
Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)
Factors in premium determination
Mortality, Investment Return, and Expense
Mode of premium
Life Insurance Policies 14%
Term life insurance
Level term
Renewable term
Convertible term
Level premium term
Whole life insurance
Continuous premium (straight life)



Limited payment
Single premium
Flexible premium policies
Universal life
Specialized policies
Joint life (first-to-die)
Survivorship life (second-to-die)
Life insurance on minors (3207(b))
Fixed (equity) indexed life
Group life insurance
Characteristics of group plans
Types of plan sponsors
Group underwriting requirements
Conversion to individual policy (3220)
Credit life insurance (individual versus group)
Life Insurance Policy Provisions, Options, and Riders 14%
Required provisions (3203)
Ownership
Assignment
Entire contract (3203(a)(4), 3204)
Right to examine (free look) (3203(a)(11))
Payment of premiums
Grace period (3203(a)(1))
Reinstatement (3203(a)(10))
Incontestability (3203(a)(3))
Misstatement of age (3203(a)(5))
Exclusions (3203(b,c))
Statements of the applicant (3204)
Proof of Death
Beneficiaries
Designation options
Individuals
Classes (per stirpes/per capita)
Estates
Minors
Trusts
Succession
Revocable versus irrevocable
Common disaster clause
Settlement options
Cash payment
Interest only
Fixed-period installments
Fixed-amount installments
Life income
Single life

Joint and survivor
Spendthrift clause
Nonforfeiture options
Cash surrender value (net cash value)
Extended term
Reduced paid-up insurance
Policy loan and withdrawal options
Policy loans
Automatic premium loans
Withdrawals or partial surrenders
Dividend options
Cash payment
Reduction of premium payments
Accumulation at interest
One-year term option
Paid-up additions
Disability riders
Waiver of premium
Waiver of cost of insurance
Disability income benefit
Payor benefit life/disability (juvenile insurance)
Accelerated (living) benefit provisions/riders (3230)
Conditions for payment
Effect on death benefit
Riders covering additional insureds
Spouse/other-insured term rider
Children's term rider
Family term rider
Riders affecting the death benefit amount
Accidental death
Guaranteed insurability
Cost of living
Return of premium
Term rider
Life Settlement 40%
Definitions (7802)
Life Settlement contract (7802(k)(1)(2)(3))
Life Settlement Broker (7802(j))
Life Settlement Intermediary (7802(l))
Life Settlement Provider (7802(m))
Business of Life Settlement (7802 (c (1))
Financing transaction(7802(f))
Financing entity(7802(e)(1) & (2)
Financing transaction(7802(f))
Owner(7802(n))
Qualified Institutional Buyer(7802(r))

Life expectancy(7802(i))
Broker License Requirements (2137; 2102(a) (1))
Intermediary Registration Requirements (7804(a); 7804(b)(2))
Provider License Requirements (7803 (b))
Fingerprinting Requirements (2137(d)(2); (7803(a))
Advertising (7809)
Privacy (7810)
HIPAA
Personal & Financial information privacy
Disclosure to owners and insureds (7811)
Owners disclosures(7811)(a)
Brokers' Commissions and other Compensations disclosures (2119(e))
Broker disclosure of offers, counteroffers, acceptances & rejections(7811(c))
Insured disclosures(7811(b))
Right of Rescission Disclosure (7811, 7813)
Life Insurance Applications (7812)
Prohibited Practices (7814)
Stranger-originated life insurance (7815)
Insurable interest provisions
Trust owned policies
Penalties and civil remedies (7816)
Applicability and choice of law (7819)
General Rules (7813)
Two Year Prohibition
Exceptions to the Two Year Prohibition
Contacts with the insured

New York Life, Accident, and Health Insurance Laws and Regulations
Series 17-73
50 Questions - 1 hour Time Limit

Insurance Regulation 15%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(k)(1))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)



Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(j)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i))
Disciplinary actions
Hearings - Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State Regulation
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Parts 216.3 to .6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; 194 Part 30)
Termination responsibilities of producer (2112)
Examination of books and records (2404; Reg 152, Parts 243.0 to .3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)

Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Part 420.0 to .4)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal Regulation
Fair Credit Reporting Act (15 USC 1681-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
New York Laws and Regulations Pertaining to Life Insurance and Annuities 40%
Licensee responsibilities
Solicitation and sales presentations
Advertising (2122)
Life Insurance Company Guaranty Corporation (7718)
Policy summary (3209; Reg 74, Part 53-2.2)
Buyer's guide (3209; Reg 74, Part 53-2.6)
Illustrations (Reg 74, Part 53-3.1 to .6)
Replacement (2123(a)(2, 3); Reg 60, Parts 51.1 to .8)
Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities (Reg 199, Part 225)
Field underwriting
Application procedures including backdating of policies (3208)
Individual underwriting by the insurer
Insurable interest (3205)
Life insurance on minors (3207(b))
Medical examinations and lab tests including HIV (2611)
Required provisions (3203) - Life Insurance
Entire contract (3203(a)(4), 3204)
Right to examine (free look) (3203(a)(11))
Grace period (3203(a)(1))
Reinstatement (3203(a)(10))
Incontestability (3203(a)(3))
Misstatement of age (3203(a)(5))
Exclusions (3203(b,c))
Statements of the applicant (3204)
Accelerated (living) benefit provisions/riders (3230)
Regulation of variable products (SEC, NASD, and New York) (4240; Reg 47, Part 50.3; Reg 77, Part 54.3)
Group life insurance
Conversion to individual policy (3220)
Life Settlement Broker (7802(j))
Definitions (7802)

Broker License Requirements (2137; 2102(a) (1))
Intermediary Registration Requirements (7804(a); 7804(b) (2))
Provider License Requirements (7803 (b))
Fingerprinting Requirements (2137d(d)(2);7803(a))
Advertising (7809)
Privacy (7810)
Disclosure to owners and insureds (7811)
Life Insurance Applications (7812)
Prohibited Practices (7814)
Stranger-originated life insurance (7815)
Penalties and civil remedies (7816)
Applicability and choice of law (7819)
General Rules (7813)
Annuities
Required provisions (3219, 4220, 4223)
Suitability in Life Insurance and Annuities (Reg 187 224.2-224.4)
New York Laws and Regulations Pertaining to Accident and Health Insurance 40%
Licensee responsibilities in individual accident and health insurance
Marketing requirements
Advertising (Reg 34, Parts 215.1 to .18)
Individual Health Insurance Policy General Provisions 4%
Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Other provisions
Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J))
Intoxicants and narcotics (3216(d)(2)(K))
Renewability clause (3216(g))
Medical Plans 6%
Preventive care services (4303(j))
New York mandated benefits and offers (individual and/or group)
Dependent child age limit (3216(a)(4);4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(c))
Group health insurance
Coordination of benefits provision (Reg 62, Part 52.23)



Conversion privilege (3221(e))
Types of eligible groups (4235)
Definition of eligible group (4235(b)(c))
Small employer medical plans
Definition of small employer (Reg 145, Part 360.2(f))
Availability of coverage (Reg 145, Part 360.2(e), .3)
Renewability (Reg 145, Part 360.2(e))
Long-Term Care (LTC) Insurance 6%
Benefits
Exclusions (Reg 62, Part 52.25(b)(2))
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefits (Reg 62, Part 52.25(c)(7))
Required provisions
Renewability (Reg 62, Part 52.25(b)(1))
Required disclosure provisions (Reg 62, Part 52.65)
Replacement (Reg 62, Part 52.29)
Permitted compensation arrangements (Reg 193, Part 58)
New York State Partnership for Long Term Care (Reg 144, Part 39)
Medicare supplements
Open enrollment (Reg 193, Part 58))
New York regulations and required provisions (Reg 193, Part 58)
Standards for marketing
Permitted compensation arrangements
Appropriateness of recommended purchase or replacement
Replacement
Disclosure statement
Renewability
Community rating of policies (4317; Reg 145, Part 360)
Definition of small group
Federal Patient Protection and Affordable Care Act 5%
Affordable Care Act
Preexisting conditions
Insurance exchanges
Eligibility (individual and small employer)
APTC (advance premium tax credit)
Cost share reeducation
Benchmark plan
State vs. Federal
Metal levels
Catastrophic
Medical loss ratio
Actuarial value

Enrollment period
Individual mandate
Employer shared responsibility
Annual lifetime dollar limits
10 Essential benefits

New York Property and Casualty Insurance Agent/Broker
Series 17-56
150 Questions - 2.5-Hour Time Limit

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

Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of producer (2112(g))
Examination of books and records (2404; Reg 152, Parts 243.0 to 243.3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance - 9%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction

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

Waiver and estoppel
Property and Casualty Insurance Basics - 13%
Principles and concepts
Insurable interest
Underwriting
Function
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to 218.7)
Insurance Risk Score (credit scoring)
Rates
Types
Loss costs
Components
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Proximate cause
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements

Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Earned premium calculation
Pro rata, short rate, and flat cancellation
Deductibles
Self Insured Retention (SIR)
Other insurance
Primary
Excess
Pro rata share
Limits of liability
Per occurrence (accident)
Per person
Per project
Per location
Aggregate
Sublimit
Split
Combined single
Ordinance or law provision
Vacancy vs. non-occupancy
First Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
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No benefit to the Bailee
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Dwelling (2014) Policy - 6%
Purpose and eligibility
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Coverage C – Personal property
Coverage D – Fair rental value
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New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
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Uninsured/Underinsured motorist (3420(f))
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Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4)
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Benefits provided (WC 12-16)
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
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Federal Employers Liability Act (FELA) (45 USC 51-60)
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**New York Property and Casualty
Insurance Consultant**
Series 17-58
150 Questions - 2.5-Hour Time Limit

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Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation

Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of producer (2112(g))
Examination of books and records (2404; Reg 152, Parts 243.0 to 243.3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
New York Laws and Regulations Pertaining to Property and Casualty Insurance - 67%
Property and casualty underwriting
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to 218.7)
Cancellation and nonrenewal (3425, 3426)
Auto insurance laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-B)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
Auto ID cards
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparations Act (PIP) (5101-5108)



Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Commercial carrier regulation
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
Workers' compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Independent/Subcontractor
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37-48)

Benefits provided (WC 12-16)
Claims reporting requirements (Workers' Compensation Board Regulation Part RR 314.7)
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Other sources of coverage
New York State Insurance Fund (WC 76-100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)
New York State Disability Benefits Law
Purpose
Definitions
Employment covered
Benefits
Paid Family Leave
Purpose
Eligibility

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

New York Personal Lines Insurance Agent/Broker Series 17-54
100 Questions - 2-Hour Time Limit

Insurance Regulation - 10%
Licensing
Process (2103(d-i))

Definitions
Producer definition (2101(k))
Who should be licensed (2101(k))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a, k); 2103; Reg 6, Part 22.2; Reg 7, Part 23.2)
Brokers (2101(c, h, k); 2104)
Consultants (2107)
Adjusters (2101(g), 2108)
Nonresident (2101(d, e); 2103(g)(5, 11); 2136)
Business entities (2101(p), 2103(i)(2))
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2103(j); Reg 5, Part 21.2)
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5, Part 21.4; Reg 6, Part 22.3; Reg 7, Part 23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings-Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127, 109)
State regulation
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601; Reg 64, Part 216.3-216.6)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (2324)
Licensee regulation



Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3, 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2114-2116, 2119; Regs 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of producer (2112(g))
Examination of books and records (2404; Reg 152, Parts 243.0 to 243.3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Aiding Unauthorized Insurer (2117)
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance - 10%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer (by contractual liability or insurance contract)
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Risk retention
Insurers
Risk retention and risk purchasing groups
Types of insurers
Stock companies
Mutual companies
Fraternal benefit societies

Lloyd's associations
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign, and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the applicant/insured
Contracts
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/ misrepresentations (3105)
Warranties (3106)
Rescission
Concealment
Fraud
Waiver and estoppel
Property and Casualty Insurance Basics - 17%
Principles and concepts
Insurable interest
Underwriting
Function
Prohibition of geographical redlining (3429, 3429-a, 3430, 3433; Reg 90, Parts 218.1 to 218.7)
Insurance Risk Score (credit scoring)
Rates
Types

Loss costs
Components
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Proximate cause
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Earned premium calculation
Pro rata, short rate, and flat cancellation
Deductibles
Self Insured Retention (SIR)
Other insurance
Primary

Excess
Pro rata share
Limits of liability
Per occurrence (accident)
Per person
Per project
Per location
Aggregate
Sublimit
Split
Combined single
Ordinance or law provision
Vacancy vs. non-occupancy
First Named insured provisions
Duties after loss
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Coinurance
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Certificate of Insurance vs. Binder (501-504)
Dwelling (2014) Policy - 8%
Purpose and eligibility
Coverage forms – Perils insured against
Basic
Broad
Special
Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
General exclusions
Conditions
Selected Endorsements
Special provisions – New York (DP 01 31)

Broad theft endorsement (DP 04 83) (DP 04 72)
Dwelling under construction (DP 11 43)
Personal liability supplement
Homeowners (2011) Policy - 24%
Purpose and eligibility
Coverage forms
HO-2 through HO-6, HO-8
Definitions
Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements
Special provisions – New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Personal injury – New York (HO 24 86)
Workers' compensation – certain residence employees – New York (HO 24 93)
Water Back Up and Sump Discharge or Overflow (HO 23 85)
Auto Insurance - 24%
Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-B)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
Auto ID cards
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)

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

Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle – New York (PP 03 29)
Named non-owner coverage – New York (PP 03 30)
Rental vehicle coverage – New York (PP 03 46)
Joint ownership coverage – New York (PP 03 78)
Out of state coverage
Other Coverages and Options - 7%
Umbrella/excess liability policies
Umbrella policies
Personal (DL 98 01)
National Flood Insurance Program
Eligibility
Coverage
Flood definition
Forms
Dwelling
General
Residential Condominium Building Association Policy
Other policies
Watercraft
New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412)
Purpose
Coverage
Coastal Market Assistance Program (C-MAP)
Excess lines (Reg 41, Part 27)
Definition of Excess Lines (nonadmitted market)
Licensing requirements (2105)
Total cost form
Affidavit
Export list
Disclosure (no guaranty fund)

New York Bail Bond Agent
Series 17-59
60 Questions - 1 Hour Time Limit

Insurance Regulation 15%
Licensing
Superintendent's general duties and powers (2404, 6802(c))
Process (6802(e-h))
Persons to be licensed (6801, 6802(a), 6805)
Requirements
Bond (6802(j))
Fingerprints (6802(g))
Maintenance and duration
Renewal (6802(f, m))
Change of address (Reg. 7 Part 23.4)
Disciplinary actions
Hearings-Notice and Process (2405, 2406, Financial Services 305)
Penalties (6802(l))
Denial of license (6802(e))
Suspension and revocation (6802(k))
Agent regulation
Employees (6802(b))
Record maintenance (Reg 42, Part 28.2)
Prohibited conduct
Misrepresentation (6802(k)(2))
Excessive fees (6802(k)(4), 6804)
Fraudulent or dishonest acts (6802(k)(3))
Referral of attorney (6802(k)(5))
Pre-arrest agreements (Reg 42, Part 28.1)
Unfair discrimination (2609)
Rebating (2324)
Charges (6804)
Consumer privacy regulation (Reg 169, Parts 420.0-420.24)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
2.0 The Legal Framework 24%
Authority
Express
Implied
Apparent
Contracts
Elements of a legal contract

Offer and acceptance
Consideration
Competent parties
Legal purpose
Concealment
Fraud
Jurisdiction
Original jurisdiction
Territorial
Subject matter
Personal
Appellate jurisdiction
Terminology
Acquit
Adjudicate
Capital offense
Conviction
Custody
Defendant
Disposition
Extradition
Felony
Forfeiture
Fugitive
Hearing
Incarceration
Indictment
Misdemeanor
Recognizance
Revoke
Warrant
Bail Bond Principles and Practices 61%
Parties to a surety bond (CPL 500.10)
Principal
Indemnitor for principal
Indemnity agreement
Obligee
Surety
Duties of bail bond agent
Premium receipt (Reg 42, Part 28.2)
Power of attorney
Collateral and trust obligations
Types of bonds
Criminal defendant bonds
Bail
Property bond
Nonsurety/cash (520.10(1)(a))



Ten percent surety (520.10(1)(e))
Extradition
Procedure
Application for bond (surety/defendant contract)
Collateral security
Surety contract
Posting the bond (520.20(1))
Justifying affidavit (520.20(4))
Premium or compensation (6804)
Court procedures
Court appearances
Arrestment
Trial
Appeal
Conditions of release (520.30)
Prior to trial
After conviction – stay of execution
Pending appeal
Failure to appear
Revocation of the right to bail (CPL 530.80)
Release of surety
Surrender of principal (defendant)
Exoneration of bond
Return of premium
Return of collateral
Bond forfeiture (CPL 540)
Motion
Notice to defendant and sureties
Judgment
Dispersal of funds
Arrest after forfeiture
One year rule

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

Insurance Regulation 30%
Licensing
Process (6505, 2103(d-k,m,o))
Definitions
Home state (2101)(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees
Agents (2101(a), 2103)

Nonresident (2101(d, e), 2103(g)(5, 11), 2136)
Business entities (2101(p), 2103(i), 2139(b))
Temporary (2109; Regs 9, 18, 29, Part 20, 1)
Maintenance and duration
Assumed names (2102(f))
Change of address (all addresses, including email) (2134;Reg 7, Part 23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings-notice and process (2405, 2506, Financial services 305)
Penalties (2127)
State regulation
Superintendent's general duties and powers (2404, 6508 Financial services 201, 202, 301)
Company regulation
Certificate of authority (6503)
Capital and surplus requirements (6502)
Unfair claim settlement practices (2601; Reg 64, Part 216.3 to 216.6)
Filing of rates and forms (6504)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Agent regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Representing an unauthorized insurer (6505)
Fiduciary responsibility (2120; regs 9, 18, 29, Parts 20.3 & 20.4)
License display (reg 125, part34.5)
Commissions and compensation (2102(e), 2119; Reg 9, 18, 29, Part 20.6; Reg 194, Part 30)
Termination responsibilities of producer (2112(g))
Unfair and prohibited practices
Misrepresentation (2123; Reg 64, Part 216.3)
Illegal inducement (6504(b, c))
False advertising (2603)
Defamation of insurer (2604)
Rebating (2324)
Unfair discrimination (2606-2608, 2612)
Examination of books and records (2404; Reg 152, Part 243.0 to 243.3)
Insurance Frauds Prevention Act (401-405, Financial Services 403-405)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.24)
Aiding unauthorized insurer (2117)

Prohibitions (403)
Reporting (405)
Producer compensation transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
RESPA
Homeowners Protection Act
Fair Lending
General Insurance 20%
Concepts
Risk management key terms
Risk (pure and speculative)
Exposure
Hazard (physical, moral, morale)
Peril
Loss
Methods of handling risk
Avoidance
Retention
Sharing
Reduction
Transfer
Elements of insurable risks
Adverse selection
Law of large numbers
Reinsurance
Insurers
Types of insurers
Stock companies
Mutual companies
Private versus government insurers
Admitted versus nonadmitted insurers
Domestic, foreign and alien insurers
Financial status (independent rating services)
Marketing (distribution) systems
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to insurer



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

New York Public Adjuster
Series 17-62
60 Questions - 1 hour Time Limit

Insurance Regulation - 8%
Licensing requirements
Qualifications (2108(c,g))
Process (2108(d),(e))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Continuing education (2108(r))
Assumed names (2102(f))
Change of address (all addressed including email) (2134, Reg 10, Part 25.4)
Reporting of actions (2110(i)(j))
Contract requirements (2108(p); Reg 10, Part 25.6)
Insured's right to cancel (Reg 10, Parts 25.8 to 25.10)
Compensation agreement (Reg 10, Part 25.6)
Maximum compensation (Reg 10, Part 25.7)
Records (Reg 10, Part 25.11)
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Procedures for direction of payment (Reg 10, Part 25.12)
Suit against insurer (3404)
Prohibitions (Reg 10, Part 25.3)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 13%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose

Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal interpretations affecting contracts
Indemnity
Utmost good faith
Representations/ misrepresentations
Warranties
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus open perils (All risk)
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds – named, first named, additional, defined



Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Other insurance
Nonconcurrency
Primary
Excess
Pro rata
Contribution by equal shares
Policy limits
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Assignment
Liberalization
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to Bailee
Certificate of insurance (501-504)
Adjusting Losses - 22%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1))
Claim settlement options
Payment and discharge
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority

Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Dwelling (2014) Policy - 10%
Coverage forms – Perils insured against
Basic
Broad
Special
Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
General exclusions
Conditions
Selected endorsements
Special provisions – New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft coverage (DP 04 83) (DP 04 72)
Dwelling under construction (DP 11 43)
Homeowners (2011) Policy - 13%
Coverage forms
HO-2 through HO-6, HO-8
Definitions
Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements

Special provisions – New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Water Back Up and Sump Discharge or Overflow (HO 23 85)
Commercial Package Policy (CPP) - 10%
Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package
Commercial property (2012)
Commercial property conditions (CP 00 90)
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk (CP 11 21)
Business income/extra expense
Definitions
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Earthquake and volcanic eruption (CP 10 40)
Flood coverage (CP 10 65)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
Commercial inland marine
Nationwide marine definition
Commercial inland marine conditions form
Commercial inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Motor truck cargo
Equipment dealers
Installation floater
Jewelers block

Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage
Boiler and machinery (2001)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsements
Business income – Report of values (BM 15 31)
Actual cash value (BM 99 59)
Farm coverage
Farm property coverage forms (2003)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad, and special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than "livestock"
Businessowners (2010) Policy - 14%
Characteristics and purpose
Businessowners property coverage forms (standard and special)
Coverage
Causes of loss
Exclusions
Who is an insured
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages
Additional coverages
Definitions
Businessowners common policy conditions form

Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
Other Coverages - 10%
National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Proof of loss requirement
Forms
Dwelling
General
Residential Condominium Building Association Policy
Ocean marine insurance
Major coverages
Hull insurance
Cargo Insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
Other policies
Aircraft hull
Watercraft
Difference in conditions

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

Insurance Regulation 10%
Licensing
Process (2103(d-i))
Definitions
Producer definition (2101(k))
Who should be licensed (2101(y))
Home state (2101(l))
Negotiate (2101(m))
Sell (2101(n))
Solicit (2101(o))
Types of licensees

Agents (2101(a, y), 2103, 2139)
Nonresident (2101(d, e), 2103(g)(5, 11), 2136)
Business entities (2101(p), 2103(i), 2139(b))
Sublicensee
Temporary (2109; Regs 9, 18, 29, Part 20.1)
Maintenance and duration
Renewal (2139(i))
Continuing education (2132)
Assumed names (2102(f))
Change of address (all addresses, including email) (2134; Reg 5 Part 21.4, Reg 7 Part 23.4)
Reporting of actions (2110(i)(j))
Disciplinary actions
Hearings-Notice and Process (2405, 2406, Financial Services 305)
Suspension, revocation, and nonrenewal (2110)
Penalties (109, 2127, 6409(d))
State regulation
Superintendent's general duties and powers (2404, Financial Services 201,202,301)
Company regulation
Certificate of authority (1102(a-b))
Solvency (307)
Unfair claim settlement practices (2601)
Appointment of agent (2112(a-c))
Termination of agent appointment (2112(d); Regs 9, 18, 29, Part 20.2)
Unfair and prohibited practices
Misrepresentation
False advertising (2603)
Defamation of insurer (2604)
Unfair discrimination (2606-2608, 2612)
Rebating (6409(d))
Licensee regulation
Controlled business (2103(i))
Sharing commissions (2121, 2128)
Fiduciary responsibility (2120; Regs 9, 18, 29, Parts 20.3 & 20.4)
License display (Reg 125, Part 34.5)
Commissions and compensation (2102(e), 2113, 2119; Reg 9, 18, 29, Part 20.6)
Termination responsibilities of producer (2112(g))
Rates and policy forms (2314, 2339, 6409 (a-c))
Approved rate manual
Examination of books and records (2404; Reg 152 Part 243.0 to 243.3)



Aiding Unauthorized Insurer (2117)
Taxable fees on service products
NYS sales tax
Prohibitions (403)
Reporting (405)
Consumer privacy regulation (Reg 169 Part 420.0 to 420.24)
Insurance Frauds Prevention Act (401-409)
Producer Compensation Transparency (Reg 194, Parts 30.1 to 30.5)
Cyber Security Requirements for Financial
Services Companies (Reg 23)
Title Insurance Agents, affiliated Relationships and Required Disclosures (Reg 206)
Title Insurance Rates, Expenses and Charges (Reg 208)
Federal regulation
Fair Credit Reporting Act (15 USC 1681a-1681d)
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
General Insurance 10%
Concepts
Reinsurance vs. coinsurance
Agents and general rules of agency
Insurer as principal
Agent/insurer relationship
Authority and powers of agents
Express
Implied
Apparent
Responsibilities to the insurer
Real Property 15%
Concepts, principles and practices
Definition of real property
Types of real property
Title to real property
Insurable Title/Marketable Title
Acquisition and transfer of real property
Chain of Title
Conveyances
Encumbrances
Adverse possession
Condemnation/eminent domain
Leases
Riparian Rights
Involuntary transfer
Abandonment
Judicial sales
Decedents' estates

Intestate
Testate
Trusts
Types of joint ownership
Tenants in common
Joint tenancy
Tenants by the entirety
Divorce
Effects on Tenants by the entirety
Letters patent
Legal capacity of parties
Individuals
Corporations
General partnerships
Limited partnerships
Fictitious names
Trust agreements
Limited Liability Company (LLC)
Fiduciaries (executing trustees)
Power of attorney/attorney in fact
Legal descriptions
Types of legal descriptions
Types of measurements used
Language of real descriptions
Structure and format
Interpretation
Title Insurance 25%
Title insurance principles
Risks covered by title insurance
Error searching public record
Hidden off-record title risks
Entities that can be insured; need for insurance
Individual
Business entities
Municipality/government
Trusted estates
Interests that can be insured
Fee simple estate
Leasehold estate
Life estate
Easements
Public Utility
Mortgagee
Cooperative apartment interests
Title insurance forms
Commitments
Owner's policy

Notice of availability
Market value rider
Loan policy
Leasehold policy
Enhanced protection policies
Cooperative leasehold policy
Mortgage foreclosure guaranty
Title insurance policy structure and provisions
Insuring provisions
Schedule A
Schedule B – Exceptions from coverage
Exclusions from coverage
Conditions and stipulations
Endorsements
Common residential endorsements
Contract vendee
Survey maps
Survey coverage/endorsement
Gap coverage/NY endorsement
Title searching techniques
Abstract
Section-lot-block
Lot vs grantor/grantee
Abstract of title
Title Exceptions and Procedures for Clearing Title 25%
Principles and concepts
General exceptions
Recording and race notice
Subdivision/filed maps
Easements as exceptions to title
Lien periods
Voluntary and involuntary liens
Federal liens
Tax lien
Judgement
Mortgage
Judgments
Taxes and assessments
Super lien priority
In rem vs. tax lien sale
Tax maps
Condominiums
Mineral rights
Oil and gas leases
Equitable interests
Executions



Covenants
Conditions
Restrictions
Cooperatives
Homeowners' associations
Planned unit development
Special problem areas and concerns
Acknowledgments
Mechanic's lien
Bankruptcy
Probate/administrations fraud
Good faith
Forfeitures
Foreclosure
Mortgage
Tax lien
Deeds in lieu
Common charge liens
Claims against the title
Lis pendens
Mobile homes
Principles of clearing title
Releases
Role of title closer
Assignments
Subordinations
Affidavits
Omissions
Statutory lien period vs. passage of time
Mutual indemnification agreement
NYSTLA best practices
Escrow deposit principles
Purpose of escrow
Fiduciary responsibilities
Real Estate Transactions 15%
Document review
Deeds
Warranty
Bargain and sale
With covenants
Without covenants
Quitclaim
Deeds by fiduciaries
Section 13 lien law
Leases and memorandums
Mortgages
Assignment of mortgages

Consolidation agreements
Modification agreements
Releases, satisfaction, and discharge
Partial releases of mortgage premises
Acknowledgment forms
Closing Procedures
Role of title closer
Acknowledgment and execution of instruments
Scheduling of closing
Closing continuation practices
NY state transfer tax/TP 584
NY state mortgage tax
RP 5217/equalization and assessment form
Recording
Types of records
Requirements to record
Presumptions

New York Independent Accident and Health Insurance Adjuster
Series 17-63
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Suspension, revocation, and nonrenewal (2110)
Hearings-notice and process (2405, 2406, Financial services 305)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)

Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Accident and Health Insurance Basics - 17%
Definition of potential claims
Accidental injury
Sickness and health
Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense
Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Self-insured versus insured
Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Vision care
Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental investigation
Medical necessities
Accident and health insurance claims
Insured's notice
Standard claim forms
Insurers' responsibility to provide claim forms
Insured's submission of proof of loss
Insurer's investigations/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions
Understanding the Language of Medical Reports - 10%
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes, and root words
Abbreviations used in medical reports



Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)
Individual Health Insurance Policy General Provisions - 7%
Required provisions
Entire contract; changes (3216(d)(1)(A))
Time limit on certain defenses (3216(d)(1)(B))
Grace Period (3216(d)(1)(C))
Reinstatement (3216(d)(1)(D))
Other provisions
Coordination of benefits

Other benefits (3216(d)(2)(E))
Unpaid premium (3216(d)(2)(G))
Cancellation (3216(d)(2)(H))
Conformity with state statutes (3216(d)(2)(I))
Illegal occupation (3216(d)(2)(J))
Intoxicants and narcotics (3216(d)(2)(K))
Other general provisions
Right to examine (free look)
Insuring clause
Consideration clause
Renewability clause (3216(g))
Noncancelable
Guaranteed renewable
Disability Income and Related Insurance - 8%
Qualifying for disability benefits
Inability to perform duties
Own occupation
Any occupation
Presumptive disability
Proof of loss
Individual disability income insurance
Basic total disability plan
Income benefits
Elimination and benefit periods
Waiver of premium feature
Coordination of benefits
Individual premium considerations
Additional monthly benefit (AMB)
Social insurance supplement (SIS)
Occupational versus nonoccupational coverage
Noncancelable (3216(d)(2)(H))
Guaranteed renewability
Other provisions affecting income benefits
Cost of living adjustment (COLA) rider
Future increase option (FIO) rider
Relation of earnings to insurance (3216(d)(2)(F))
Benefits
Accidental death and dismemberment
Rehabilitation benefit
Medical reimbursement benefit (nondisabling injury)
Partial disability benefit
Total disability benefit
Residual benefit
24-hour coverage versus limited/at-work coverage

Exclusions
Group disability income insurance
Group versus individual plans
Short-term disability (STD)
Long-term disability (LTD)
Business disability insurance
Key person disability income
Disability buy-sell policy
Business overhead expense policy
Medical Plans - 8%
Medical plan concepts
Fee-for-service basis versus prepaid basis
Specified coverages versus comprehensive care
Benefit schedule versus usual/reasonable/customary charges
Any provider versus limited choice of providers
Insureds versus subscribers/participants
Types of plans
Major medical insurance (indemnity plans)
Characteristics
Common limitations
Exclusions from coverage
Provisions affecting cost to insureds
Health Maintenance Organizations (HMOs)
General characteristics
Preventive care services (4303(j))
Primary care physician (PCP)
Referral (specialty) physician
Emergency care
Hospital services
Other basic services
Preferred provider organizations (PPOs), point-of-service (POS) plans and Exclusion Provider Organizations (EPOs)
General characteristics
In-network and out-of-network provider access
Primary care physician (PCP) referral
Indemnity plan features
Catastrophic
Cost containment in health care delivery
Utilization review
Prospective review
Concurrent review
Retrospective review
New York dependent requirements (individual and/or group)

Dependent child age limit (3216(a)(4); 4235(f)(1)(2))
Policy extension for handicapped children (3216(c)(4)(A))
Newborn child coverage (3216(c)(4)(C))
New York required benefits (individual and/or group)
New York mandated offers (individual and/or group)
HIPAA (Health Insurance Portability and Accountability Act) requirements
Eligibility
Guaranteed issue
Renewability
Privacy protection
Federal Patient Protection and Affordable Care Act - 9%
Affordable Care Act
Preexisting conditions
Insurance exchanges
Eligibility (individual and small employer)
APTC (Advance Premium Tax Credit)
Cost share reduction
Benchmark plan
State vs. federal
Metal levels
Catastrophic
Medical loss ratio
Actuarial value
Enrollment period
Individual mandate
Employer shared responsibility
Annual and lifetime dollar limits
10 Essential benefits
Long-term Care (LTC) Insurance - 8%
Benefits
LTC, Medicare and Medicaid compared
Eligibility for benefits
Levels of care
Skilled care
Intermediate care
Custodial care
Types of care
Home health care
Adult day care
Respite care
Nursing home facility care
Assisted living
Benefit periods
Benefit amounts

Activities of Daily Living (ADLs)
Optional benefits
Reimbursement versus indemnity/cash
Inflation protection (COLA) (Reg 62, Part 52.25(c)(3))
Nonforfeiture benefit (Reg 62, Part 52.25(c)(7))
Guarantee of insurability
Return of premium
Shared care
Individual, group, and association plans
Hybrid plans
Exclusions (Reg 62, Part 52.25(b)(2))
Group Health and Blanket Insurance - 8%
Characteristics of group insurance
Group contract
Certificate of coverage
Experience rating versus community rating
Definition of eligible group (4235(b))
Types of eligible groups (4235 & 4237)
Employment-related groups
Individual employer groups
Professional Employer organizations
Associations (alumni, professional and other)
Customer groups (depositors, creditor-debtor and others)
Blanket customer groups (teams, passengers, and others)
Regulation of employer group insurance plans
Employee Retirement Income Security Act (ERISA)
Applicability
Fiduciary responsibilities
Reporting and disclosure/compliance
Family Medical Leave Act (FMLA)
Relationship with Medicare
Medicare secondary rules
Medicare carve-outs and supplements
Nondiscrimination rules (highly-compensated)
Employer group health insurance
Eligibility for coverage
Annual open enrollment
Employee eligibility
Probationary period
Dependent eligibility
Coordination of benefits provision (Reg 62, Part 52.23)
Change of insurers or loss of coverage

Events that terminate coverage
Extension of benefits
Continuation of coverage under COBRA and New York continuations
Conversion privilege (3221(e))
Small employer medical plans
Definition of small employer (Reg 145, Part 360.2(f))
Benefit plans offered
Availability of coverage (Reg 145, Part 360.2(e) & 360.3)
Renewability (Reg 145, Part 360.2 (e))
Dental Insurance - 5%
Types of dental treatment
Diagnostic and preventive
Restorative
Oral surgery
Endodontics
Periodontics
Prosthodontics
Orthodontics
Indemnity plans
Choice of providers
Scheduled versus nonscheduled plans
Benefit categories
Diagnostic/preventive services
Basic services
Major services
Deductibles and coinsurance
Combination plans
Exclusions
Limitations
Predetermination of benefits
Employer group dental expense
Integrated deductibles versus stand-alone plans
Minimizing adverse selection
Government Health Insurance Plans - 5%
Workers' compensation
Eligibility
Benefits
Social Security Disability
Qualifications for disability benefits
Definition of disability
Waiting period
Disability income benefits
New York State Disability Benefits Law
Purpose
Definitions

Employment covered
Benefits
Medicaid
Eligibility and benefits
Child Health Plus
Eligibility and benefits
Medicare
Nature, financing, and administration
Part A – Hospital Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Part B – Medical Insurance
Individual eligibility requirements
Enrollment
Coverages and cost-sharing amounts
Exclusions
Part C – Medicare Advantage
Part D – Prescription Drug Insurance
Medical Savings Accounts (MSAs), Flexible Accounts and Health Savings Accounts
Definition
Eligibility
Contribution line
Healthy New York (4326)
Private Insurance for Senior Citizens and Special Needs Individuals - 5%
Medicare supplements
Purpose
Open Enrollment (Reg 193, Part 58)
Standardized Medicare supplement plans
Core benefits
Additional benefits
New York regulations and required provisions (Reg 193, Part 58)
Standards for marketing (Reg 193, Part 58)
Permitted compensation arrangements (Reg 193, Part 58)
Appropriateness of recommended purchase or replacement (Reg 193, Part 58)
Replacement (Reg 193, Part 58)
Disclosure statement (Reg 193, Part 58)
Renewability (Reg 193, Part 58)
Other Medicare options for individuals
Employer group health plans
Employees age 65 or older

New York Independent Fire Adjuster
Series 17-64
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; 5467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract

Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/ misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits



Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Policy limits
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Standard mortgage clause
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 14%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates

Depreciation
Salvage
Claim settlement options
Payment and discharge
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Dwelling (2014) Policy - 10%
Coverage forms – Perils insured against
Basic
Broad
Special
Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
General exclusions
Conditions
Selected Endorsements
Special provisions – New York (DP 01 31)
Automatic increase in insurance (DP 04 11)
Broad theft endorsement (DP 04 83)
Dwelling under construction (DP 11 43)
Homeowners (2011) Policy - 18%
Coverage forms

HO-2 through HO-6, HO-8
Definitions
Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements
Special provisions – New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Water Back Up and Sump Discharge or Overflow (HO 23 85)
Commercial Package Policy (CPP) - 16%
Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package
Commercial property (2012)
Commercial property conditions (CP 00 90)
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk (CP 11 21)
Business income/extra expense
Business Interruption/time element
Definitions
Causes of loss forms
Basic
Broad
Special
Selected endorsements
Ordinance or law (CP 04 05)
Spoilage (CP 04 40)
Earthquake and volcanic eruption (CP 10 40)
Flood coverage (CP 10 65)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)

Boiler and Machinery (2001)
Equipment breakdown protection coverage form (EB 00 20)
Business income – Report of values (BM 15 31)
Actual cash value (BM 99 59)
Farm coverage
Farm property coverage forms (2003)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
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Causes of loss
Exclusions
Limits of insurance
Deductibles
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General conditions
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Additional coverages
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Businessowners common policy conditions form
Selected endorsements
Protective safeguards (BP 04 30)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
Other Coverages and Options - 10%
National Flood Insurance Program
"Write your own" versus direct

Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance
Proof of loss requirement
Forms
Dwelling
General
Residential Condominium Building Association Policy
Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
Other policies
Watercraft
Differences in conditions
Personal recreational vehicles (ATVs, snowmobiles)
Crop insurance
Eligibility
Application
Term of coverage
Covered perils
Limits of coverage
Federal multi-peril crop insurance
Basic crop insurance
Eligibility
Coverage level
Covered causes of loss
Application
Life of policy
Multiple peril policy options
Levels of coverage
Price election
Optional units
Other provisions
Individual crop
Small grain
Coarse grain

New York Independent Casualty Adjuster
Series 17-65
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
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Federal Regulation
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Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; 5467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract



Conditional contract	Common policy provisions	Liability losses
Legal concepts and interpretations affecting contracts	Insureds – named, first named, additional, defined	Investigation procedures
Indemnity	Policy period	Verify coverage
Utmost good faith	Policy territory	Determine liability
Representations/misrepresentations (3105)	Cancellation and nonrenewal (3425, 3426)	Gathering evidence
Warranties (3106)	Deductibles	Physical evidence
Concealment	Policy limits	Witness statements
Fraud	Other insurance	Determining value of intangible damages
Waiver and estoppel	Noncurrency	Coverage problems
Insurance principles and concepts	Primary	Dealing with coverage disputes
Insurable interest	Excess	Reservation of rights letter
Hazards	Pro rata share	Nonwaiver agreement
Physical	Contribution by equal shares	Declaratory judgment action
Moral	Limits of liability	Claims adjustment procedures
Morale	Per occurrence (accident)	Settlement procedures
Negligence	Per person	Advance payments
Elements of a negligent act	Aggregate - general versus products/completed operations	Draft authority
Defenses against negligence	Single/split	Execution of releases
Damages	Combined single	Subrogation procedures
Compensatory – special versus general	Coinsurance	Alternative dispute resolution
Punitive	Named insured provisions	Appraisal
Absolute liability	Assignment	Competitive estimates
Strict liability	Abandonment	Negotiation
Vicarious liability	Duties after loss	Releases
Causes of loss (perils)	Insurer provisions	Mediator
Named perils versus special (open) perils	Liberalization	Arbitrator
Direct loss	Subrogation	Coverage Problems
Consequential or indirect loss	Salvage	Reservation of Rights Letter
Blanket versus specific insurance	Loss settlement options	Non-Waiver Agreement
Loss Valuation	Duty to defend	Homeowners (2011) Policy - 16%
Actual cash value	Third-party provisions	Coverage forms
Broad evidence rule	Standard mortgage clause	HO-2 through HO-6, HO-8
Replacement cost	Loss payable clause	Definitions
Guaranteed	No benefit to the Bailee	Section II – Liability coverages
Functional	Adjusting Losses - 14%	Coverage E – Personal liability
Market value	Role of the adjuster	Coverage F – Medical payments to others
Agreed value	Duties and responsibilities	Additional coverages
Stated amount	Staff and independent adjuster versus public adjuster	Exclusions
Policy structure	Relationship to the legal profession	Conditions
Declarations	Claim reporting	Selected endorsements
Definitions	Claim investigation	Special provisions – New York (HO 01 31)
Insuring agreement or clause	Claim file documentation of events	Identity fraud expense (HO 04 55)
Additional/supplementary coverage	Types of reports	Home business (HO 07 01)
Conditions	Initial or first field	Personal injury – New York (HO 24 86)
Exclusions	Interim or status	Workers' compensation – certain residence employees – New York (HO 24 93)
Endorsements	Full formal	Auto Insurance - 10%

Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Required proof of insurance (Veh & Traf 311(3))
Insurance Information and Enforcement System (IIES) notification to DMV (Veh & Traf 313(2))
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Purpose
Eligibility
Coverage
Binding authority
Comprehensive Motor Vehicle Insurance Reparatons Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Personal (2005) auto policy
Definitions
Liability coverage

Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle – New York (PP 03 29)
Named non-owner coverage – New York (PP 03 30)
Rental vehicle coverage – New York (PP 03 46)
Joint ownership coverage – New York (PP 03 78)
Out of state coverage
Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper's coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Hired auto and non-owned auto liability - New York
Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulation
The Motor Carrier Act of 1980

Endorsement for motor carrier policies of insurance for public liability (MCS-90)
Commercial Package Policy (CPP) - 14%
Components of a commercial policy
Common policy declarations
Common policy conditions
Monoline versus package
Commercial general liability (2013)
Commercial general liability coverage forms
Bodily injury and property damage liability
Premises and operations
Products and completed operations
Personal and advertising injury liability
Damage to Rented Premises (Fire Legal Liability)
Medical payments coverage
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made
Claims-made and reported
Claims made features (Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability
Commercial crime (2013)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises

Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Identity theft
Farm coverage
Farm liability coverage forms (2006)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Livestock coverage form
Definitions
Conditions
Exclusions
Limits
Additional coverages
Animals other than livestock
Businessowners (2010) Policy - 9%
Characteristics and purpose
Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
Businessowners common policy conditions form
Selected endorsements
Hired auto and non-owned auto liability – New York (BP 04 36)
Named Perils (BP 10 09)
Workers' Compensation Insurance - 6%
Workers' compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37-48)
Benefits provided (WC 12-16)
Special disability fund (RL WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Volunteer Firefighters Rescue (or

ambulance)
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employer's liability insurance policy
General Section
Part One – Workers' compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement
Other sources of coverage
New York State Insurance Fund (WC 76-100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)
Other Coverages and Options - 11%
Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
Specialty liability insurance
Errors and omissions
Professional liability
Directors and officer's liability
Fiduciary liability
Liquor liability
Dram shop
Employment practices liability
Environmental liability
Cyber Liability
Excess lines (Reg 41, Part 27)
Definition of Excess Lines (nonadmitted market)
Licensing requirements (2105)
Ocean marine insurance
Major coverages
Hull insurance
Protection and indemnity
Implied warranties
Other policies
Watercraft
Identity theft

Personal recreational vehicles (ATVs, snowmobiles)
New York Independent Automobile Insurance Adjuster
Series 17-66
60 Questions - 1-Hour Time Limit
Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract



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

Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Coinsurance
Named insured provisions
Assignment
Abandonment
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 25%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer

Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1))
Claim settlement options
Payment and discharge
Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Auto Insurance - 55%
Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)

Required proof of insurance (Veh & Traf 311(3))
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Comprehensive Motor Vehicle Insurance Reparatons Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Personal (2005) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses

Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – New York (PP 01 79)
Towing and labor costs (PP 03 03)
Miscellaneous type vehicle – New York (PP 03 29)
Named non-owner coverage – New York (PP 03 30)
Rental vehicle coverage – New York (PP 03 46)
Joint ownership coverage – New York (PP 03 78)
Out of state coverage
Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper’s coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Hired auto and non-owned auto \ liability - New York
Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
Commercial carrier regulation
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)
New York Independent Aviation Insurance Adjuster
Series 17-67
60 Questions - 1-Hour Time Limit
Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))

Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent’s general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)



Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
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Insuring agreement or clause
Additional/supplementary coverage
Conditions
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Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
Policy period
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Deductibles

Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Reinstatement of limits
Coinsurance
Vacancy or unoccupancy
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 18%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss

Special requirements
Produce books and records
Abandonment
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Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
Liability losses
Investigation procedures
Verify coverage
Determine liability
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Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
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Releases
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Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
General Principles and Definitions - 20%
In flight
Not in flight
Use of airplane
Conversion
Loss of use
Proximate cause
General average

Aviation Hull Coverages - 9%
Comprehensive
Named perils
Deductibles
Aircraft Liability Coverages - 23%
Bodily injury liability (excluding passengers)
Property damage liability
Passenger bodily injury liability
Medical payments
Admitted liability
Airport and Hangar keepers Liability - 10%
Airport liability
Hangar keeper's liability

New York Independent Fidelity and Surety Adjuster
Series 17-68
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation

Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/ misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
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Physical
Moral
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Elements of a negligent act
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Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
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Policy territory
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Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Assignment
Subrogation
Adjusting Losses - 18%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Fidelity and surety
Duties of an insured after a loss
Determining value and loss
Burden of proof of value and loss
Claim settlement options
Payment and discharge
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal



Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Surety Bonds - 31%
Nature of surety bonds
Parties of a surety bond
Principal
Obligee
Surety
Types of surety bonds
Contract bonds
Bid
Performance
Payment
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Miscellaneous contracts
Small Business Administration (SBA) Surety Bond Guaranty Program
Purpose of license and permit bonds
Types of guarantees
Financial
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Public official bond
Statutory, common law, or voluntary
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Name schedule
Position schedule
Judicial bonds
Attachment
Garnishment
Replevin
Counter-replevin
Release attachment
Bail
Appeal
Cost
Injunction
Dissolve injunction
Discharge mechanics lien
Fiduciary bonds
Probate

Equity
Federal bankruptcy court
Federal
Bureau of Alcohol, Tobacco and Firearms
Customs
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Miscellaneous surety bonds
Indemnity
Financial guarantee
Lost instrument
Reclamation
Self-insurance workers' compensation
Fidelity Coverages - 31%
Nature of fidelity bonds
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Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage
Employee dishonesty coverage
Individual bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance
Financial institution bonds
Form 14 Securities dealers
Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A – Fidelity
B – On premises
C – In transit
D – Forgery or alteration
E – Securities (forgery)
Coverage riders
Automated teller machine (ATM)
Computer systems
Extortion coverage
Fraudulent real property mortgages

Insurers of registered checks or personal money orders
Pension plans, ERISA compliance
Servicing contractors
Trading loss
Voice initiated electronic funds transfer (VIT)
Public employee bonds
Coverage Form O – Public employee dishonesty
Commercial crime (2013)
General definitions
Burglary
Theft
Robbery
Coverage trigger – discovery and loss sustained
Crime coverage forms
Commercial crime coverage forms
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Identity theft

New York Independent Inland Marine Adjuster
Series 17-69
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))



Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence

Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Broad evidence rule
Replacement cost
Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
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Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus

products/completed operations
Single/split
Combined single
Reinstatement of limits
Coinurance
Vacancy or unoccupancy
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Loss payable clause
No benefit to the Bailee
Adjusting Losses - 27%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Claim settlement options
Payment and discharge
Liability losses

Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments
Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Commercial Package Policy (CPP) - 38%
Components of a commercial policy
Common policy declarations
Common policy conditions
First Named Insured
Monoline versus package
Commercial inland marine
Nationwide marine definition
Bailee Insurance
Commercial inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block

Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage
Personal Inland Marine - 13%
Personal property floater
Personal effects floater
Personal articles floater
New York Independent General Adjuster
Series 17-70
100 Questions - 2-Hour Time Limit
Insurance Regulation - 6%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 6%

Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Insurable interest
Hazards
Physical
Moral
Morale
Negligence
Elements of a negligent act
Defenses against negligence
Damages
Compensatory – special versus general
Punitive
Absolute liability
Strict liability
Vicarious liability
Causes of loss (perils)
Named perils versus special (open) perils
Direct loss
Consequential or indirect loss
Blanket versus specific insurance
Basic types of construction
Loss Valuation
Actual cash value
Broad evidence rule
Replacement cost



Guaranteed
Functional
Market value
Agreed value
Stated amount
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Noncurrency
Primary
Excess
Pro rata share
Contribution by equal shares
Limits of liability
Per occurrence (accident)
Per person
Aggregate - general versus products/completed operations
Single/split
Combined single
Reinstatement of limits
Coinsurance
Named insured provisions
Assignment
Abandonment
Duties after loss
Insurer provisions
Liberalization
Subrogation
Salvage
Loss settlement options
Duty to defend
Third-party provisions
Standard mortgage clause

Loss payable clause
No benefit to the Bailee
Adjusting Losses - 11%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Property losses
Duties of insured after a loss
Notice to insurer
Mitigating the loss
Proof of loss
Special requirements
Produce books and records
Abandonment
Determining value and loss
Burden of proof of value and loss
Estimates
Depreciation
Salvage
Total Loss Valuation Methods (Reg 64, Part 216.7(c)(1))
Claim settlement options
Payment and discharge
Liability losses
Investigation procedures
Verify coverage
Determine liability
Gathering evidence
Physical evidence
Witness statements
Determining value of intangible damages
Coverage problems
Dealing with coverage disputes
Reservation of rights letter
Nonwaiver agreement
Declaratory judgment action
Claims adjustment procedures
Settlement procedures
Advance payments

Draft authority
Execution of releases
Subrogation procedures
Alternative dispute resolution
Appraisal
Competitive estimates
Negotiation
Releases
Mediator
Arbitrator
Coverage Problems
Reservation of Rights Letter
Non-Waiver Agreement
Accident and Health Insurance Basics - 6%
Definition of potential claims
Accidental injury
Sickness and health
Principal types of losses and benefits
Loss of income from disability
Hospital and medical expense
Long-term care expense
Classes of accident and health insurance coverage
Individual and group
Private versus government
Limited versus comprehensive
Self-insured versus insured
Limited policies
Limited benefits and amounts
Required notice to insured
Types of limited policies
Accident-only
Specified (dread) disease
Hospital indemnity (income)
Dental insurance
Credit disability
Vision care
Common exclusions from coverage
Workers' Compensation
Cosmetic
Experimental investigation
Medical necessities
Accident and health insurance claims
Insured's notice
Standard claim forms
Insurers' responsibility to provide claim forms
Insured's submission of proof of loss

Insurer's investigations/verification of loss
Insurer's payment of claim
Physical examination and autopsy
Legal actions
Understanding the Language of Medical Reports - 4%
Medical terminology and abbreviations
Location terms
Movement terms
Prefixes, suffixes, and root words
Abbreviations used in medical reports
Medical specialties
Basic human anatomy
Skeletal structure
Nervous system
Respiratory system
Cardiovascular system
Abdominal organs
Common injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies
Myelography
Arthroscopy

Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)
Dwelling (2014) Policy - 6%
Coverage forms – Perils insured against
Basic
Broad
Special
Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Fair rental value
Coverage E – Additional living expense
Other coverages
General exclusions
Conditions
Selected Endorsements
Special provisions – New York (DP 01 31)
Broad theft endorsement (DP 04 83)
Dwelling under construction (DP 11 43)
Personal liability supplement
Homeowners (2011) Policy - 10%
Coverage forms
HO-2 through HO-6, HO-8
Definitions
Section I – Property coverages
Coverage A – Dwelling
Coverage B – Other structures
Coverage C – Personal property
Coverage D – Loss of use
Additional coverages
Section II – Liability coverages
Coverage E – Personal liability
Coverage F – Medical payments to others
Additional coverages
Perils insured against
Exclusions
Conditions
Selected endorsements
Special provisions – New York (HO 01 31)
Earthquake (HO 04 54)
Identity fraud expense (HO 04 55)
Scheduled personal property (HO 04 61)
Personal property replacement cost (HO 04 90)
Home business (HO 07 01)
Personal injury – New York (HO 24 86)

Workers' compensation – certain residence employees – New York (HO 24 93)
Water Back Up and Sump Discharge or Overflow (HO 23 85)
Auto Insurance - 9%
Laws
New York Motor Vehicle Financial Responsibility Law
Required limits of liability (Veh & Traf 333)
Transportation Network Companies (Ridesharing) (Veh & Traf Article 44-B)
Required proof of insurance (Veh & Traf 311(3))
New York Automobile Insurance Plan (Assigned Risk) (5301-5304)
Comprehensive Motor Vehicle Insurance Reparatons Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Optional coverages
OBEL
Additional PIP
Motor Vehicle Accident Indemnification Corporation Act (5201-5225)
Corporation Act (5201-5225)
Uninsured/Underinsured motorist (3420(f))
Definitions
Bodily injury only
Required limits
Mandatory coverage
Supplementary uninsured/underinsured motorist coverage (3420(f)(2)(A)(B); Reg 35-A, Parts 60-2.0 to 60-2.4)
Definitions
Optional
Nonstacking
Coverage limits
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Cancellation/nonrenewal (3425)
Grounds
Notice
Choice of repair shop (2610)
Supplemental spousal liability (3420(g))
Vehicle parts and construction
Body
Front end

Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Floor pan
Rocker panels
Pillars
Advanced body materials
Substructure
Frame
Unibody
Mechanical
Engine
Cooling system
Electrical system/computers
Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Transmission
Air bags/SRS (seat belts)
Glass
Interior
Paint
Personal (2005) auto policy
Definitions
Liability coverage
Bodily injury and property damage
Supplementary payments
Who is insured
Exclusions
Medical payments coverage
Coverage for damage to your auto
Collision
Other than collision/comprehensive
Deductibles
Transportation expenses
Exclusions
Duties after an accident or loss
General provisions
Selected endorsements
Amendment of policy provisions – New York (PP 01 79)

Towing and labor costs (PP 03 03)
Miscellaneous type vehicle – New York (PP 03 29)
Named non-owner coverage – New York (PP 03 30)
Rental vehicle coverage – New York (PP 03 46)
Joint ownership coverage – New York (PP 03 78)
Out of state coverage
Personal injury protection coverage - New York (PP 05 87)
Additional personal injury protection coverage - New York (PP 05 88)
Personal injury protection coverage (motorcycles) - New York (PP 05 89)
Exclusion of medical expense from personal injury protection coverage - New York (PP 05 92)
Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage
Truckers
Motor carrier
Coverage form sections
Covered autos
Liability coverage
Garage keeper's coverage
Physical damage coverage
Exclusions
Conditions
Definitions
Hired auto and non-owned auto liability - New York
Selected endorsements
Lessor – additional insured and loss payee (CA 20 01)
Mobile equipment (CA 20 24)
Auto medical payments coverage (CA 99 03)
Drive other car coverage (CA 99 10)
Individual named insured (CA 99 17)
Employees as insureds (CA 99 33)
New York mandatory personal injury protection (CA 22 32)
Additional personal injury protection - New York (CA 22 33)
New York mandatory personal injury protection - motorcycles (CA 22 48)
New York exclusion of medical expense from mandatory personal injury protection (CA 22 49)
New York optional basic economic loss coverage (CA 22 60)
Commercial carrier regulation
The Motor Carrier Act of 1980
Endorsement for motor carrier policies of insurance for public liability (MCS-90)

Commercial Package Policy (CPP) - 9%
Components of a commercial policy
Common policy declarations
Common policy conditions
First Named Insured
Monoline versus package
Commercial general liability (2013)
Commercial general liability coverage forms
Bodily injury and property damage liability
Premises and operations
Products and completed operations
Personal and advertising injury liability
Medical payments
Exclusions
Supplementary payments
Who is an insured
Limits of insurance
Conditions
Definitions
Occurrence versus claims-made (Reg 121, Part 73)
Claims-made and reported
Claims made features (Reg 121, Part 73)
Trigger
Retroactive date
Extended reporting periods – basic versus supplemental
Claim information
Premises and operations
Products and completed operations
Insured contract
Owners and contractors protective liability
Commercial property (2012)
Commercial property conditions (CP 00 90)
Coverage forms
Building and personal property
Condominium association
Condominium commercial unit-owners
Builders risk (CP 11 21)
Business income/extra expense
Business Interruption/time element
Legal liability
Extra expense
Definitions
Causes of loss forms
Basic
Broad



Special
Selected endorsements
Spoilage (CP 04 40)
Earthquake and volcanic eruption (CP 10 40)
Flood coverage (CP 10 65)
Ordinance or law (CP 04 05)
Peak season limit of insurance (CP 12 30)
Value reporting form (CP 13 10)
Protective safeguards
Commercial crime (2013)
General definitions
Burglary
Theft
Robbery
Crime coverage forms
Commercial crime coverage forms (discovery/loss sustained)
Coverages
Employee theft
Forgery or alteration
Inside the premises – theft of money and securities
Inside the premises – robbery or safe burglary of other property
Outside the premises
Computer fraud
Funds transfer fraud
Money orders and counterfeit money
Identity theft
Commercial inland marine
Nationwide marine definition
Bailee Insurance
Commercial inland marine conditions forms
Commercial inland marine coverage forms
Accounts receivable
Commercial articles
Contractors equipment floater
Electronic data processing
Motor truck cargo
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable papers and records
Transportation coverages
Common carrier legal liability
Motor truck cargo
Transit coverage

Boiler and machinery (2001)
Equipment breakdown protection coverage form (EB 00 20)
Selected endorsements
Business income – Report of values (BM 15 31)
Actual cash value (BM 99 59)
Farm coverage
Farm property coverage forms (2003)
Coverage A – Dwellings
Coverage B – Other private structures
Coverage C – Household personal property
Coverage D – Loss of use
Coverage E – Scheduled farm personal property
Coverage F – Unscheduled farm personal property
Coverage G – Other farm structures
Farm liability coverage forms (2006)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Farm coverage
Farm liability coverage forms (2006)
Coverage H – Bodily injury and property damage liability
Coverage I – Personal and advertising injury liability
Coverage J – Medical payments
Mobile agricultural machinery and equipment coverage form
Livestock coverage form
Definitions
Cause of loss (basic, broad and special)
Conditions
Exclusions
Limits
Additional coverages
Animals other than livestock
Businessowners (2010) Policy - 8%
Characteristics and purpose
Businessowners property coverage
Coverage
Causes of loss
Exclusions
Who is insured
Limits of insurance
Deductibles
Loss conditions
General conditions
Optional coverages

Additional coverages
Definitions
Businessowners liability coverage form
Coverages
Exclusions
Who is an insured
Limits of insurance
General conditions
Definitions
Businessowners common policy conditions form
Selected endorsements
Protective safeguards (BP 04 30)
Hired auto and non-owned auto liability – New York (BP 04 36)
Named Perils (BP 10 09)
Utility services – direct damage (BP 04 56)
Utility services – time element (BP 04 57)
Workers' Compensation Insurance - 6%
Workers' compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational disease (WC 3(2), 37-48)
Benefits provided (WC 12-16)
Special disability fund (RL WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Volunteer Firefighters Rescue (or ambulance)
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employer's liability insurance policy
General Section
Part One – Workers' compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium

Part Six – Conditions
Selected endorsements
Voluntary compensation
Foreign coverage endorsement
Other sources of coverage
New York State Insurance Fund (WC 76-100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)
Surety Bonds - 2%
Nature of surety bonds
Parties of a surety bond
Principal
Obligee
Surety
Types of surety bonds
Contract bonds
Bid
Performance
Public official bond
Judicial bonds
Fiduciary bonds
Miscellaneous surety bonds
Indemnity
Financial guarantee
Lost instrument
Reclamation
Self-insurance workers' compensation
Fidelity Coverages - 3%
Nature of fidelity bonds
Insuring agreement
Discovery versus loss sustained forms
Bond period
Discovery period
Limit of liability
Aggregate
Single loss
Termination of coverage
Employee dishonesty coverage
Individual bonds
Blanket
Scheduled
Named employee
Specified position
Pension plan, ERISA compliance
Financial institution bonds
Form 14 Securities dealers

Form 15 Finance companies
Form 23 Credit unions
Form 24 Banks and thrifts
Form 25 Insurance companies
A – Fidelity
B – On premises
C – In transit
D – Forgery or alteration
E – Securities (forgery)
Public employee bonds
Coverage Form O – Public employee dishonesty
Aviation Hull Coverages - 3%
Comprehensive
Named perils
Deductibles
Aircraft Liability Coverages - 3%
Bodily injury liability (excluding passengers)
Property damage liability
Passenger bodily injury liability
Medical payments
Admitted liability
Other Coverages and Options - 8%
Umbrella/excess liability policies
Personal (DL 98 01)
Commercial (CU 00 01)
Specialty liability insurance
Errors and omissions
Professional liability
Directors and officer's liability
Fiduciary liability
Liquor liability
Dram shop
Employment practices liability
Environmental liability
Cyber Liability
Excess lines (Reg 41, Part 27)
Definition and markets
Licensing requirements (2105)
National Flood Insurance Program
"Write your own" versus direct
Eligibility
Coverage
Flood definition
Limits
Deductibles
Increased cost of compliance

Proof of loss requirement
Forms
Dwelling
General
Residential Condominium Building Association Policy
Ocean marine insurance
Major coverages
Hull insurance
Cargo insurance
Freight insurance
Protection and indemnity
Implied warranties
Perils
General and particular average
Other policies
Watercraft
Differences in conditions
Aircraft hull
Identity theft
Personal recreational vehicles (ATVs, snowmobiles)
Crop insurance
Eligibility
Application
Term of coverage
Covered perils
Limits of coverage
Federal multi-peril crop insurance
Basic crop insurance
Eligibility
Coverage level
Covered causes of loss
Application
Life of policy
Multiple peril policy options
Levels of coverage
Price election
Optional units
Other provisions
Individual crop
Small grain
Coarse grain

New York Independent Auto Damage and Theft Appraisal Adjuster
Series 17-71
60 Questions - 1-Hour Time Limit



Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Suit against insurer (3404)
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)
Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; 5467)
Insurance Basics - 10%
Insurance principles and concepts
Insurable interest
Causes of loss (perils)
Direct loss
Consequential or indirect loss
Loss Valuation
Actual cash value
Replacement cost
Guaranteed
Functional
Appraising Auto Physical Damage Claims - 80%
Role of the appraiser
Duties and responsibilities
Relationship to adjusters

Duties of insured after a loss
Notice to insurer
Mitigating the loss
Inspection and appraisal of vehicle
Special requirements
Determining value and loss
Adjustment procedures
Salvage
Appraisal (3408)
Depreciation
Repair or replacement
Repair options and procedures
Like kind and quality
Aftermarket parts
Total Loss Valuation Methods (Reg 64, Part 216.7 (c) (1))
Partial loss versus total loss
Constructive total loss
Vehicle inspection
Proper vehicle identification and options ID
Evaluate with regard to circumstances of accident
Estimate of repairs form
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Vehicle parts and construction
Body
Front end
Rear body
Quarter panels
Doors
Roof
Bumpers/urethane repairs
Lamps
Cowl
Floor pan
Rocker panels
Pillars
Advanced body materials
Substructure
Frame
Unibody
Mechanical
Engine
Cooling system
Electrical system/computers

Exhaust system
Fuel system
Heating and air conditioning systems
Brakes/ABS
Steering
Suspension
Transmission
Air bags/SRS (seat belts)
Glass
Interior
Paint
Handling auto theft losses
Auto arson and fraud

New York Independent Motor Vehicle No-Fault and Workers' Compensation Health Services Adjuster
Series 17-72
60 Questions - 1-Hour Time Limit

Insurance Regulation - 10%
Licensing requirements
Qualifications (2108(c, g))
Process (2108(d, f))
Bond (2108(l))
Fingerprints (2108(d)(2))
Temporary adjuster permit (2108(h, n))
Superintendent's general duties and powers (2404, Financial Services 201, 202, 301)
Maintenance and duration
Renewal (2108(i, j))
Assumed names (2102(f))
Change of address (all addresses including email) (2134, Reg 25, Part 26.6)
Reporting of actions (2110(i)(j))
Cyber Security Requirements for Financial Services Companies (Reg 23)
Disciplinary actions
Cease and desist (2405)
Suspension, revocation, and nonrenewal (2110)
Penalties (2127)
Claim settlement laws and regulations (Reg 64, Part 216)
Unfair claim practices (2601)
Misrepresentation (2108(o))
Prohibitions (Reg 25, Part 26.5)
Consumer privacy regulation (Reg 169, Parts 420.0 to 420.4)
Federal Regulation
Fraud and false statements including 1033 waiver (18 USC 1033, 1034)



Terrorism Risk Insurance Act of 2002 and Extension Act of 2015 (15 USC 6701; S467)
Insurance Basics - 10%
Contract basics
Elements of a legal contract
Offer and acceptance
Consideration
Competent parties
Legal purpose
Distinct characteristics of insurance contracts
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal concepts and interpretations affecting contracts
Reasonable expectations
Indemnity
Utmost good faith
Representations/misrepresentations (3105)
Warranties (3106)
Concealment
Fraud
Waiver and estoppel
Insurance principles and concepts
Hazards
Physical
Moral
Morale
Policy structure
Declarations
Definitions
Insuring agreement or clause
Additional/supplementary coverage
Conditions
Exclusions
Endorsements
Common policy provisions
Insureds – named, first named, additional, defined
Policy period
Policy territory
Cancellation and nonrenewal (3425, 3426)
Deductibles
Policy limits
Other insurance
Primary

Excess
Limits of liability
Per occurrence (accident)
Per person
Single/split
Named insured provisions
Assignment
Insurer provisions
Liberalization
Subrogation
Duty to defend
Adjusting Losses - 20%
Role of the adjuster
Duties and responsibilities
Staff and independent adjuster versus public adjuster
Relationship to the legal profession
Claim reporting
Claim investigation
Claim file documentation of events
Types of reports
Initial or first field
Interim or status
Full formal
Coverage problems
Dealing with coverage disputes
Nonwaiver agreement
Declaratory judgment action
Controlling medical costs
Utilization review
Inpatient services
Outpatient services
Hospital bill auditing
Designated provider
Investigation and evaluation
Workers' compensation compensability
Employee/non-employee
Arising out of employment
Arising in the course of employment
No-fault
Eligible persons
Documentation
First report of injury
Claimant statement
Insured's records
Witness statements
Current activity reports
Claims reserves

Components
Indemnity/work loss
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
Arbitration
Management of rehabilitation programs
Facilities
Coordination of treatment
Discharge procedure
Auto Insurance - 20%
Laws
Comprehensive Motor Vehicle Insurance Repairs Act (PIP) (5101-5108)
Notice of claim
Medical
Rehabilitation
Loss of earnings
Funeral
Substitution services
Tort limitation/verbal threshold
Mandatory inspection requirements for private passenger automobiles (Reg 79, Parts 67.0 to 67.11)
Personal (2005) auto policy
Definitions
Duties after an accident or loss
Selected endorsements
Personal injury protection coverage - New York (PP 05 87)
Additional personal injury protection coverage - New York (PP 05 88)
Personal injury protection coverage (motorcycles) - New York (PP 05 89)
Exclusion of medical expense from personal injury protection coverage - New York (PP 05 92)
Commercial auto (2010)
Commercial auto coverage forms
Business auto
Garage



Truckers
Motor carrier
Coverage form sections
Covered autos
Exclusions
Conditions
Definitions
Selected endorsements
New York mandatory personal injury protection (CA 22 32)
Additional personal injury protection - New York (CA 22 33)
New York mandatory personal injury protection - motorcycles (CA 22 48)
New York exclusion of medical expense from mandatory personal injury protection (CA 22 49)
New York optional basic economic loss coverage (CA 22 60)
Workers' Compensation Insurance - 20%
Workers' compensation laws
Types of laws
Monopolistic versus competitive
Compulsory versus elective
New York Workers' Compensation Law
Exclusive remedy (WC 11)
Employment covered (required, voluntary) (WC 2(3, 4, 5), 10)
Covered injuries (WC 2(7), 10, 13, 18)
Grave injuries (WC 11)
Occupational illness and disease (WC 3(2), 37-48)
Benefits provided (WC 12-16)
Special disability fund (RL WC 15(8)(h))
Claims reporting requirements (Workers' Compensation Board Regulation Part 314.7)
Volunteer Firefighters Rescue (or ambulance)
Federal workers' compensation laws
Federal Employers Liability Act (FELA) (45 USC 51-60)
U.S. Longshore and Harbor Workers' Compensation Act (33 USC 904)
The Jones Act (46 USC 688)
Workers' compensation and employer's liability insurance policy
General Section
Part One – Workers' compensation insurance
Part Two – Employers liability insurance
Part Three – Other states insurance
Part Four – Your duties if injury occurs
Part Five – Premium
Part Six – Conditions
Selected endorsements

Voluntary compensation
Foreign coverage endorsement
Other sources of coverage
New York State Insurance Fund (WC 76-100)
Self-insured employers and employer groups (WC 50, 60-75-a; Workers' Compensation Board Regulation Parts 317.1 to 317.22)
Understanding the Language of Medical Reports - 20%
Medical terminology and abbreviations
Location terms
Movement terms
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 injuries and diseases
Strains and sprains
Dislocations
Fractures
Soft tissue injuries
Brain injuries
Burn classifications
Cumulative trauma
Repetitive motion injuries
Lung disease
Diabetes mellitus
Glaucoma
Hypertension
Arthritis
Osteomyelitis
Stroke
Tachycardia
Atherosclerosis
Coronary thrombosis
Mental wellness
Medical tests
Laboratory
Radiography (X-ray)
Magnetic resonance imaging (MRI)
Computerized tomography (CT or CAT)
Electromyography (EMG)
Nerve conduction studies

Myelography
Arthroscopy
Electrocardiogram (EKG or ECG)
Electroencephalography (EEG)

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Sections 9-14 are optional. Per Section 2103(f)(3) of New York State Insurance Law, we must ask for the information below. If you do not wish to provide an answer, please select the “I decline to participate” option. You will not be penalized for declining, however, we encourage your participation. The Department will study the results to ensure continued quality and fairness of the examination.

9. Gender

- Female
- Male
- Unspecified
- I decline to participate

10. Race

- Asian
- Black or African American
- Caucasian or White
- Hispanic or Latino
- Native American or Alaskan Native
- Native Hawaiian and Other Pacific Islander
- Other
- Unspecified
- I decline to participate

11. Education Level

- Less than 12th grade
- 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

12. Age Group

- Under 18
- 18-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64
- 65 and over
- Unspecified
- I decline to participate

13. Ethnicity

- American/Canadian
- Chinese
- Cuban
- Dutch
- English
- Filipino
- French
- German
- Irish
- Italian
- Japanese
- Korean
- I decline to participate
- Mexican
- Polish
- Puerto Rican
- Russian
- Scottish
- Swedish
- Vietnamese
- Other Asian
- Other European
- Other Hispanic or Latino
- Unspecified

14. Native Language

- Arabic
- Chinese
- English
- French
- German
- Italian
- Korean
- Polish
- Russian
- Spanish
- Tagalog
- Vietnamese
- I decline to participate

The following sections 15-18 are Mandatory.

15. Examination:

Series	Examination Title	Exam Fee	Total Fee
<input type="checkbox"/> 10-51	Life Insurance Agent/Broker	\$33	\$
<input type="checkbox"/> 10-52	Accident and Health Insurance Agent/Broker	\$33	\$
<input type="checkbox"/> 10-54	Personal Lines Insurance Agent/Broker	\$33	\$
<input type="checkbox"/> 10-55	Life, Accident and Health Insurance Agent/Broker	\$33	\$
<input type="checkbox"/> 10-56	Property and Casualty Insurance Agent & Broker	\$33	\$
<input type="checkbox"/> 10-57	Life, Accident and Health Insurance Consultant	\$33	\$
<input type="checkbox"/> 10-58	Property and Casualty Insurance Consultant	\$33	\$
<input type="checkbox"/> 10-59	Bail Bond Agent	\$33	\$
<input type="checkbox"/> 10-60	Mortgage Guaranty Agent	\$33	\$
<input type="checkbox"/> 10-62	Public Adjuster	\$33	\$
<input type="checkbox"/> 10-63	Independent Accident and Health Insurance Adjuster	\$33	\$
<input type="checkbox"/> 10-64	Independent Fire Adjuster	\$33	\$
<input type="checkbox"/> 10-65	Independent Casualty Insurance Adjuster	\$33	\$
<input type="checkbox"/> 10-66	Independent Automobile Insurance Adjuster	\$33	\$
<input type="checkbox"/> 10-67	Independent Aviation Insurance Adjuster	\$33	\$
<input type="checkbox"/> 10-68	Independent Fidelity and Surety Adjuster	\$33	\$
<input type="checkbox"/> 10-69	Independent Inland Marine Adjuster	\$33	\$
<input type="checkbox"/> 10-70	Independent General Adjuster	\$33	\$
<input type="checkbox"/> 10-71	Independent Automobile Damage and Theft Appraisal Adjuster	\$33	\$
<input type="checkbox"/> 10-72	Independent Motor Vehicle No-fault and Workers' Compensation Health Services Adjuster	\$33	\$
<input type="checkbox"/> 10-73	Life, Accident and Health Insurance Laws and Regulations	\$33	\$
<input type="checkbox"/> 10-74	Property and Casualty Insurance Laws and Regulations	\$33	\$
<input type="checkbox"/> 10-75	Life Insurance Agent/Broker (Spanish)	\$33	\$
<input type="checkbox"/> 10-76	Accident and Health Insurance Agent (Spanish)	\$33	\$
<input type="checkbox"/> 10-77	Life, Accident and Health Insurance Agent/Broker (Spanish)	\$33	\$
<input type="checkbox"/> 10-78	Life, Accident and Health Insurance Laws and Regulations (Spanish)	\$33	\$
<input type="checkbox"/> 10-80	Life Settlement Broker	\$33	\$
<input type="checkbox"/> 10-81	Title Insurance Agent	\$33	\$
		Total Fee	\$



All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by [Clicking Here](#).

Requirements for exam accommodation requests:

You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded 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

If you are requesting the following, please select Other.

- ESL Accommodation (If English is not your primary language and you are taking the English version of the examination), you may qualify for additional time for your test by requesting an ESL authorization from PSI, specifically time and a half. Please include:
 - A personal letter requesting the authorization; and
 - A letter from your English instructor or sponsoring company (on company letterhead), certifying that English is not your primary language.

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS

PSI Services LLC
3210 E Tropicana
Las Vegas, NV 89121