

# YOUR EXAM CONTENT OUTLINE

for examinations on or after March 1, 2006.

*If you do not receive both pages of this outline, please contact Prometric.*

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The following outline describes the content of one of the Vermont insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

## **Vermont Adjuster's Examination for Workers Compensation Insurance**

### **Series 14-34**

### **50 questions – One-hour time limit**

#### **1.0 Insurance Regulation 9%**

##### **1.1 Licensing requirements**

Qualifications (4803(a))  
Process (4800)

##### **1.2 Maintenance and duration**

Renewal (4798)  
Expiration (4798)  
Records (4803(c))

##### **1.3 Disciplinary actions**

Denial of license (4800(3)(E))  
Cease and desist order (3661)  
Suspension, revocation or nonrenewal (4804(a); 4806)  
Fines (4804(d))  
Administrative penalties (RR 95-20 Rule 45 Sec 5000)

#### **2.0 Workers Compensation Insurance 55%**

##### **2.1 Workers compensation laws and rules (RL 21 Sec 601–711)**

Vermont Workers Compensation Law and Department of Labor and Industry Rules (RL 21 Sec 602; RR 94-1 Rule 1.0000)  
Definitions (RR 94-1 Rule 2.0000)  
Exclusive remedy (RL 21 Sec 622)  
Employment covered (required, voluntary) (RL 21 Sec 616, 706)  
Independent contractor versus employee  
Statutory employer

Covered injuries (RL 21 Sec 618–620, 649)  
Benefits provided (RL 21 Sec 632–635, 640–648)  
Out-of-state injuries (RL 21 Sec 619, 620, 623)  
Jurisdiction  
Subrogation (RL 21 Sec 624)  
Bars to recovery (RL 21 Sec 649)  
Willful intention  
Intoxication  
Failure to use safety appliance  
Statute of limitations  
Average weekly wage (RL 21 Sec 650; RR 94-1 Rule 15.0000)  
Choice of physician (RR 94-1 Rule 12.0000)  
Medical examination (RL 21 Sec 655; RR 94-1 Rule 13.0000)  
Notice of injury and claim (RL 21 Sec 656–660; RR 94-1 Rule 3.0000)  
Compensation agreements and disputed claims (RL 21 Sec 662; RR 94-1 Rule 17.0000)  
Termination of compensation (RR 94-1 Rule 18.0000)  
Lump-sum payments (RR 94-1 Rule 19.0000)

##### **2.2 Workers compensation and employer 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

#### **3.0 Workers Compensation Claim Principles 36%**

##### **3.1 Role of the adjuster**

Duties and responsibilities

##### **3.2 Controlling medical costs**

Designated provider  
Medical fee schedule (RR 95-22 Rule 40.010–.112)  
Hospital bill auditing  
Reimbursement requirements (RR 95-22 Rule 40.020, .021)  
Fees for depositions, mileage and supplemental reports (RR 95-22 Rule 40.111)

### **3.3 Investigation and evaluation**

- Compensability
  - Employment relationship
  - Compensable injury
  - Casual relationship
  - Timely notice
- Workers compensation fraud
- Documentation
  - First report of injury
  - Types of evidence
  - Time limits
  - Surveillance
  - Adjuster's log notes
- Medical determination
  - Medical authorization
  - Casual relationship
  - Aggravation/recurrence
  - Disability status
  - Independent Medical Examinations (IME)

### **3.4 Claim reserves**

- Components
  - Indemnity
  - Medical
  - Expense
- Factors affecting reserves

### **3.5 Claims management**

- Analysis
  - Identifying treating physician
  - Identifying treatment plan
  - Identifying return-to-work capacity
- Contested claims adjustment procedures
  - Form 27 (RR 94-1 Rule 18.0000)
  - Notice and application for hearing; filing of papers (RR 94-1 Rule 4.0000)
  - Representation (RR 94-1 Rule 5.0000)
  - Informal resolution (RR 94-1 Rule 6.0000)
  - Formal hearing (RR 94-1 Rule 7.0000)
  - Appeals (RR 94-1 Rule 9.0000)
  - Attorney's fees (RR 94-1 Rule 10.0000)
- Dispositions
  - Resolving medical disputes (RR 94-1 Rule 14.0000)
  - Resolving permanency disputes
  - Settlement negotiation
  - Form 14/Form 15

### **3.6 Vocational rehabilitation programs**

- Referral (RR 94-1 Rule 30.0000)
- Individual written rehabilitation plan (RR 94-1 Rule 33.0000)