

# Your Exam Content Outline

The following outline describes the content of one of the Connecticut 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.

## Connecticut Casualty Adjuster's Examination for Workers Compensation Insurance Series 18-11

**60 questions – One-hour time limit**

### 1.0 Insurance Regulation 6%

#### 1.1 Licensing requirements (38a-792; Reg 38a-792-1)

- Qualifications (38a-769, 792)
- Process (38a-769, 792)
- Impersonation (38a-773)
- Maintenance and duration
  - Term of license (38a-792(a))
  - Renewal (38a-792(a))
  - Change in name or address (38a-771(a))
  - Reporting of actions (38a-771(b))
- Disciplinary actions
  - Cease and desist order (38a-817)
  - Hearings (38a-16, 817, 818)
  - Suspensions, revocations, refusal to issue or renew, fines (38a-2, 774, 792(c), 817(b, e))

#### 1.2 State and federal regulation

- Workers Compensation Commissioner's general duties and powers (RL 31-278)
- Insurance Commissioner's general duties and powers (38a-8, 10)
- Insurers
  - Stock, mutual and reciprocals (38a-1)
- Unfair and prohibited practices
  - Misrepresentation (38a-816(1), (8))
  - Defamation of insurer (38a-816(3))
  - Complaint handling (38a-816(7))
- Unfair claims settlement practices (38a-816(6))
- Binders (38a-322)
- Cancellations (38a-307)
- Renewal/nonrenewal (38a-323)
- Connecticut Insurance Information and Privacy Protection Act (38a-975-999a)

### 2.0 Workers Compensation Insurance 45%

#### 2.1 Workers compensation laws

- Types of laws
  - Monopolistic versus competitive
  - Compulsory versus elective
- Connecticut Workers Compensation Law (Title 31 Chapter 568)
  - Exclusive remedy (RL 31-284(a), 293a)

- Employment covered (required, voluntary) (RL 31-275(9), (10))
- Covered injuries (RL 31-275(1), (16), 284(a), 294c, 295)
- Occupational disease (RL 31-275(15))
- Benefits provided (RL 31-275(12), 283a, 295, 306, 306b, 307, 308, 308a)
- Subrogation (RL 31-293)
- Bars to recovery (RL 31-284(a))
- Average weekly wage (RL 31-309, 310)
- Notice of injury and claim (RL 31-294b, 294c)
- Medical examination (RL 31-294d, 294e, 294f, 312)
- Managed care (RL 31-279)
- Compensation agreements and disputed claims (RL 31-284c, 296-298)
- Second injury fund (RL 31-349-355b)
- 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)

#### 2.2 Workers compensation and employers liability insurance policy

- General section
- Part One — Workers compensation insurance
- Part Two — Employers liability insurance
- Part Three — Other states insurance
- Part Four — Your duties if injury occurs
- Part Five — Premium
- Part Six — Conditions
- Selected endorsements
  - Voluntary compensation
  - Foreign coverage endorsement

### 3.0 Workers Compensation Claim Principles 39%

#### 3.1 Role of the adjuster

- Duties and responsibilities
- Relationship to the legal profession

#### 3.2 Contract basics

- Elements of a legal contract
  - Offer and acceptance
  - Consideration
  - Competent parties
  - Legal purpose
- Distinct characteristics of an insurance contract

- Contract of adhesion
- Aleatory contract
- Personal contract
- Unilateral contract
- Conditional contract
- Utmost good faith
- Representations/misrepresentations
- Warranties
- Concealment
- Fraud

### **3.3 Negligence**

- Elements of a negligent act
- Defenses against negligence
- Absolute liability
- Strict liability
- Vicarious liability

### **3.4 Controlling medical costs**

- Managed care
- Utilization review
  - Inpatient services
  - Outpatient services
- Hospital bill auditing
- Designated provider

### **3.5 Investigation and evaluation**

- Compensability
  - Employee/non-employee
  - Arising out of employment
  - Arising in the course of employment
- Documentation
  - First report of injury
  - Claimant statement
  - Insured's records
  - Witness statements
  - Current activity reports
- Medical determination
  - Medical authorization
  - Diagnosis
  - Prognosis
  - Independent Medical Examinations (IMEs)

### **3.6 Claim reserves**

- Components
  - Indemnity
  - Medical
  - Expense
- Factors affecting reserves
- Reserving techniques
  - Individual case method
  - Formula method
  - Round-table technique

### **3.7 Claims management**

- Analysis
  - On-site inspections
  - Selecting an evaluating physician
  - Physician evaluation
- Disposition
- Litigation management
- Settlement negotiation

## **4.0 Understanding the Language of Medical Reports 10%**

### **4.1 Medical terminology and abbreviations**

- Location terms
- Movement terms
- Prefixes, suffixes and root words
- Abbreviations used in medical reports
- Medical specialties

### **4.2 Basic human anatomy**

- Skeletal structure
- Nervous system
- Respiratory system
- Cardiovascular system
- Abdominal organs

### **4.3 Common occupational injuries and disease**

- Strains and sprains
- Dislocations
- Fractures
- Soft tissue injuries
- Brain injuries
- Burn classifications
- Cumulative trauma
- Repetitive motion injuries
- Lung diseases

### **4.4 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)