

## **Prelicensing Criteria**

**New York State Department of Financial Services**

**Prelicensing Education Program**

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## **Prelicensing Criteria**

### **I. Introduction:**

NYS Insurance Law, sections 2103, 2104 and 2108 requires that an individual seeking an Insurance Producer or Public Adjuster license completes a prelicensing course approved by the Superintendent of Insurance. These criteria define the administrative and procedural requirements for acquiring approval as a Prelicensing Provider (Provider) and for maintaining an acceptable prelicensing program.

The Department's purpose in issuing these criteria is to effect uniformity in the administration of prelicensing programs by Providers. Providers must adequately prepare licensing candidates for the New York State Insurance Licensing Examination through classroom instruction and use of reference materials covering the topics contained in the most current examination content outline.

It is reasonable for candidates to expect that the material covered in their prelicensing courses is current and relevant to the Department's licensing exams. Upon their successful completion of an approved prelicensing course, licensing candidates must receive a school certificate from the Provider verifying their compliance with NYS Insurance Law, regardless of where they may eventually practice their profession.

Currently approved Providers are required to make any necessary changes to their administrative practices to comply with these criteria. New Provider applicants will be required to establish procedures for meeting these standards.

### **II. Provider Organization**

#### **A. Definition**

The Provider is the entity approved by the Department to offer courses pursuant to Sections 2103, 2104, and 2108 of the New York State Insurance Law to individuals preparing for the New York State Insurance Licensing Examination. The Provider must deliver a program of study of sufficient scope to enable candidates to complete the licensing exam and must maintain the integrity of this program in accordance with New York State Insurance Law and these criteria.

## B. Provider Qualifications

To qualify as a Provider, the following criteria must be met: The applicant must be:

1. a College or University (degree conferring), with curriculum registered with the NYS Education Department
2. a Proprietary School (government approved, privately owned school that issues certificates or diplomas)
3. a New York State licensed Insurance Company or
4. Institution Satisfactory to the Superintendent\*

which maintains equivalent standards of instruction as degree conferring colleges and universities.

All applicants seeking approval to offer Property and Casualty prelicensing courses must have been continually in existence for at least five years (see Section 2104, New York State Insurance Law).

## C. Provider Duties and Responsibilities

Providers are responsible for the administration and management of the Prelicensing course(s) for which they have been approved, in accordance with these criteria. An officer, director, partner, or trustee of the approved entity, who will have the ultimate responsibility for ensuring the integrity of the Provider's prelicensing program must be identified. This person's contact information must be provided to the Department. This appointee's responsibilities include:

1. the appointment of a Designated Person to serve as the primary liaison to the Department on behalf of the Provider
2. the verification of the information in the Provider Approval Application; should any changes occur, in the contact information provided the Department, notice must be given to the Department within 30 days
3. the on-going evaluation of:
  - the Provider's adherence to the Department's criteria
  - the Provider's effectiveness in preparing candidates to pass the State licensing exam

- the performance of the Designated Person, instructors and any other personnel managing and/or administering the precicensing program

D. Primary Designated Person Definition

The Primary Designated Person is the principal liaison between the precicensing Provider and the Department. The Primary designate must:

1. be an officer, director, manager, supervisor or other responsible person who must be available to answer inquiries or provide information to the Department as needed
2. have the authority to make decisions and resolve issues or complaints regarding the administration of the approved precicensing program

E. Primary Designated Person Duties

The Primary Designated Person will ensure that the administration of the approved program and the maintenance of program records are in compliance with these criteria and must:

1. submit completed course and instructor approval applications
2. maintain records regarding course registration, course attendance, course completion, course test scores, and school certificates
3. issue a school certificate to each individual candidate who has successfully completed the Provider's approved precicensing course
4. develop and update after the Department's completion of exam content review, precicensing course(s) to insure that the classroom instruction and study material cover all topics contained in the current exam content outline
5. nominate and retain competent, qualified instructors to conduct the approved classroom course(s)
6. provide the Department annually, by February 1, with an updated list of instructors who will teach the Provider's current courses

7. assure that instructor and course approval applications are fully completed and that all required documentation is provided to the Department
8. assure that there will be no advertising of the Provider's preclicensing program or a specific course until all Department approvals have been received

Advertisements must not contain the school code number which can be used to fraudulently obtain an insurance license.

9. assure that all preclicensing courses are conducted as approved
10. evaluate the Provider's effectiveness in preparing candidates to pass the NYS Insurance Licensing Exam
11. implement corrective measures to obtain consistent improvement in program effectiveness
12. cooperate with all Department investigations, audits of Provider records and class observations

Audits and observations may occur without prior notice to the Provider.

13. convey the Provider's timely response to Department inquiries
14. investigate and report to the Department any complaints, violations or irregularities of which the Provider becomes aware
15. report to the Department all course schedules, and attendance rosters, and all information concerning candidate course completion
16. appoint additional designates when necessary to assist with these duties and submit designate appointment forms to the Department

### III. Application Procedures

Applicants seeking approval to conduct prelicensing education can download the necessary forms in PDF format by accessing the Department's website at: [www.dfs.ny.gov/prelcdoc.htm](http://www.dfs.ny.gov/prelcdoc.htm) or request them via email to the Education Unit mailbox: [coned@dfs.ny.gov](mailto:coned@dfs.ny.gov)

#### A. Components of application

1. Pre- Licensing Provider Approval Application and Stipulation
2. Instructor Approval Application
3. Course Approval Application and attachments
4. Designated Person Notice

When seeking initial approval, all of the above-mentioned forms and applications must be submitted simultaneously. To add additional courses or instructors, applications may be submitted individually as needed.

Note: Processing delays are usually the result of an incomplete filing, i.e., applicant responses to questions are incomplete, or requested documentation does not accompany the application. All questions must be answered and documentation provided.

#### B. Completing the Provider Application

Items 1 and 2: Provider Name and Addresses

Address of Provider Headquarters – the address of the Officer or Director ultimately responsible for the prelicensing program administration

Mailing Address – the address to which all approval documents will be sent and the address of the Primary Designated Person

New York Address – the address where program records will be maintained, if either of the above addresses are not in New York. A Stipulation Agreement must be filed if no New York address is provided (see Appendix).

Item 3: Documentation of Provider Qualifications – to accompany the Provider application:

1. Degree Conferring College or University

Provider applicant must submit a copy of the school's license or charter. If an out-of-state college, university or school not approved by the NYS Education Department, furnish a copy of the license or charter granted by the appropriate governmental authority in the applicant's home state.

2. Proprietary School – approved by the New York State Education Department

Must supply a copy of approval issued by the NYS Education Department

3. New York State Licensed and admitted Insurance Company

Must supply a copy of the New York license

4. Institutions Satisfactory to the Superintendent which maintain equivalent standards of instruction as degree-conferring colleges and universities, must submit:

- a) a description and history of the organization, including, copy of charter, bylaws, filings, approvals, licenses, etc. evidencing existence for at least five years
- b) a description of the organization membership
- c) proof of five years of teaching experience
- d) an explanation of how they qualify to teach New York State specific licensing courses
- e) Applicants approved to offer continuing education in any state, or prelicensing education in other states must submit documentation of approval.

#### Item 4: Statement of Intent

All applicants must submit a statement of intent, with the Provider application indicating:

1. the classes of license for which the entity will offer prelicensing courses
2. whether or not the courses are open to the public
3. the number of makeup sessions the Provider will allow the candidate to take
4. how and when the prelicensing school certificates will be issued to students
5. who will certify course attendance records; how they will be forwarded to the Primary Designate
6. The minimum and maximum number of students required to form a class

Item 5: Regulatory Questions – seek information about the conduct of the applicant’s officers, directors or partners regarding financial and criminal matters

All Provider applicants, except insurance companies, must answer Question 6 (a-g). Should a positive response be given, a detailed explanation with supporting documentation must be provided.

#### Item 6: Required Signatures

1. The Primary Designated Person - as the Provider’s liaison to the NYS Department of Financial Services
2. The officer, director or partner - as the individual ultimately responsible for the Provider’s compliance with these criteria.

#### Item 7: Child Support Obligation Form

1. must be signed by each officer, director, partner and/or executive member under said obligation

C. Course Application/Approval

At the present time the Department reviews and approves the following types of prelicensing courses:

1. Life and Accident & Health
2. Life only
3. Accident & Health only
4. Property & Casualty Agent & Broker
5. Personal Lines Agent & Broker
6. Public Adjuster (prelicensing education is not required for Independent Adjusters)

Before developing their course Providers must consult the **Prelicensing Course Standards** chart found in the Appendix. This chart provides the minimum number of approvable hours for all course components. In order for a Prelicensing Course application to be approved, the Provider must document:

7. that the classroom instruction will cover each topic listed in the current Exam Content Outline published in the Licensing Information Bulletin by the Department's appointed licensing examination vendor
8. that the textbooks and other study material to be used by the students in conjunction with the classroom instruction will cover each topic listed in the Exam Content Outline
9. adherence to the required components as listed in the "Prelicensing Course Minimum Standards" document (see Appendix)

NOTE: A complete Property and Casualty course, offered to P&C Agent and Broker candidates, must include instruction on all topics contained in the P&C Brokers Exam Content Outline (1756)

## 1. Required Documentation

For course approval, the Provider applicant must submit:

- a) a Course Approval Application (Form PL 3) (Available at the Department's website address noted below)
- b) Topic Locators (see Appendix) which are to be used to indicate when (session number) during the classroom instruction, and where (page number) in the textbooks and study material, each topic in the exam content outline will be covered (see Appendix which provides a sample Topic Locator which indicates how to complete a topic locator)
- c) Prelicensing Course - Breakdown of Course Hours by Session (Form A), on which the Provider details the number of hours per session to be spent in instruction, self-study, review, and examination. Note that the Prelicensing Course Standards (see Appendix) charts the minimum number of hours of instruction, self-study, review, and examination required by the Department for each class of license for which prelicensing education is required. In preparing Form A, providers must remember that the Department limits classroom sessions to a maximum of 8 hours per day. This includes instructional, quiz, midterm and final exam hours.
- d) A sample copy of the final exam to be administered by the Provider. To successfully complete the prelicensing course, candidates must pass this exam with a minimum score of 70%. The minimum required number of questions for each line of license is shown in the Prelicensing Course Standards Chart (see Appendix).

The applications, forms, and charts referred to above can be downloaded at [www.dfs.ny.gov/prelccdoc.htm](http://www.dfs.ny.gov/prelccdoc.htm).

## 2. Internet Courses

Prelicensing courses offered via the internet are subject to the same standards of subject matter content and exam security as traditional classroom courses offered with textbooks and/or manuals.

The following guidelines were established by the NYS Department of Financial Services (hereafter known as the "Department") to assist approved Providers interested in developing and offering self-study courses via the internet.

a) Disclosure of Internet Offering and Provider Relationships

- (1) Statement of Intent - Providers must first submit to the New York State Department of Financial Services, Education Unit, One Commerce Plaza, 20<sup>th</sup> floor, Albany, New York, 12257, a statement of intent to offer online courses. This statement must address the areas outlined below :
  - (a) Display of course approval information on the Provider's website
  - (b) Final exam requirements and examination banks of questions
  - (c) Examination security and administration
  - (d) Monitor information and notification to Provider
- (2) Provider Relationships - If an approved Provider is offering course(s) through a website developed by a third party, the relationship with the other party must be clearly stated so as to avoid confusion over who is responsible for the course and for issuing a course completion certificate.

If such a relationship occurs after initial approval, this information must be conveyed to the Department immediately.
- (3) Course Approval Document - No Course may be offered or advertised until the Provider has received a Prelicensing Approval Document for that course from this Department.

b) Minimum Course Approval Information to be Displayed on the Provider's Website

This information must appear **before** the candidate purchases and/or enters the course.

(1) Course Approval Information - Once a course is approved for the internet, the Provider must clearly indicate it's approved status by displaying on the Provider's website the following approval information:

(a) Provider approval number

(b) Name of course as noted on Course Approval document

(c) Course Approval Number

(d) Number of approved sections, modules or chapters

(e) Class(es) of license for which the course is approved

(2) Exam and Monitor Notices - Notice must be provided on the website that candidates must take and pass a final exam in order to receive a School Certificate. This exam must be given without assistance or reference material and under **the supervision of a Department-approved monitor.**

Notice must be given that a current Monitor Approval Document must be submitted to the Provider along with the Monitor Affidavit. The Provider must maintain a record of who monitored the candidate's final exam.

(3) System Requirements - The website must inform the candidate of system requirements, i.e., computer equipment, software and URL address needed to properly use the Provider's internet course and exam.

c) Course Approval Requirements:

Providers must submit to the Department the following minimum information when submitting an internet Prelicensing Course Approval Application:

(1) Course Detail

- (a) Total WORD COUNT - To ensure that the internet course has a sufficient number of instructional hours such that it is equivalent to the statutory minimums stipulated in Sections 2103, 2104 and 2108 of the NYS Insurance Law (also found in the "Prelicensing Course Standards" table on page A-3 in this document's Appendix). Conformity to minimum credit hour standards will be determined by formula. The formula to compute equivalent instructional hours is as follows:

# of text words (excluding review quiz words)  
divided by 200 words per minute divided by  
60 = # of self-study instructional equivalent  
hours X difficulty factor of (2.0 through 4.0) =  
# of approvable instructional equivalent credit  
hours (must exceed minimum noted in table  
above)

- (b) WORD COUNT per section, session or chapter
- (c) COURSE OUTLINE or TABLE OF CONTENTS showing session, section or chapter topical headings
- (d) Total SCREEN COUNT
- (e) SCREEN COUNT per section, session or chapter
- (f) Estimated NUMBER OF HOURS to complete each session, section or chapter

- (g) TOPIC LOCATOR indicating the session, section or chapter in which each topic in the current year licensing exam content outline is addressed in the on-line course
- (h) METHOD OF TRACKING candidate progress while the candidate is taking his/her course as well as giving scores and totals at the completion of the course, e.g. sections completed, time spent in each session, scores on practice exams
- (i) ASSIGNMENT OF AN INSTRUCTOR TO MENTOR AND COMMUNICATE WITH STUDENTS – A New York State approved preclicensing instructor, who will act as a monitor and mentor, must be assigned to each student. The instructor must communicate with the student at mutually agreed times, no less than once a week, to track his/her progress through the course, answer questions and review quiz results.

The instructor must also be available to answer each student's questions which arise between mentoring sessions and provide an answer within one business day.

The instructor must be given access to the data collected by the Provider, such as time spent on each session and scores on quizzes/practice exams.

- (j) REVIEW QUIZZES must be offered at the conclusion of each session, chapter or section. Successful completion of all quiz questions must be attained before the student can move to the next session, section or chapter.

The Department reserves the right, at any time, to obtain an exact copy of the internet course from the Provider by mail or electronic means.

d) Online Access for Department Review:

Department Access to Internet Course Material - The Provider must give unlimited internet course access to the Department at the time of course submission as well as when the approved course is offered publicly. Course information reviewed and approved by the Department must ultimately be what is presented over the internet to candidates.

For Course approval, the Department must be provided with:

- (1) URL addresses
- (2) development and production website access –To facilitate review, the Provider may give the Department access to a development (non-public or testing) website where complete course & exam information and content is displayed. The Department must be able to access the course on the Providers production (public) website.
- (3) navigation instructions
- (4) user ID's and logon passwords
- (5) any other requirements necessary for online course access

Without complete access, the Department will not approve internet courses.

e) Final Exam Requirements:

- (1) Final Exam - The Provider must develop a final exam which:
  - a) consists of at least the minimum number of questions indicated for the line of license desired. This information can be found in the "Prelicensing Course Standards" table on page A-3 in this document's Appendix
  - b) requires a passing grade of 70 percent

- c) is composed of questions which comprehensively test candidates' knowledge of all topics in the examination content outline
  - d) once closed, forbids re-entry to the same exam
  - e) is monitored by a Department-approved Monitor
  - f) allows for up to three hours for completion of the exam
- (2) Exam Bank of Questions - The Provider is asked to develop a "bank" of exam questions exceeding the minimum number of questions required to form an exam. This bank of questions is to be used to compile an original exam and to provide a source of questions for re-take exams. Similarly, Providers are requested to scramble the exam questions and answers for each individual exam
  - (3) Construction of Re-take - In the event the candidate fails the exam, the Provider must offer a re-take exam with a minimum of ten percent new questions
  - (4) Re-take Exams - The number of re-take examinations permitted is left to the Provider's discretion. As with the initial exam, each re-take exam must be supervised by a Department approved Monitor, not necessarily the same Monitor who observed the first exam.

f) Exam Security and Candidate Identification Processes

Providers are advised to develop online security standards comparable to those used for paper and pencil exams, specifically:

- (1) Candidates must not be able to access the final exam without a Department approved monitor being present. A Department issued Monitor Approval number, validated as following the Department's alpha numeric format, must be used to permit access to the course final exam. Reminder: notice of the need for a Department approved Monitor

must appear on the Provider's website before the course has been purchased and/or entered.

- (2) The Department-approved monitor must sign a monitor affidavit verifying the identity of the candidate and the legitimacy of the exam results.

g) Monitor Affidavit

- (1) Affidavit Information - The monitor affidavit should ask for:

- (a) Monitor approval number
- (b) Type of candidate identification, e.g., photo ID, driver's license, etc.
- (c) Name of candidate
- (d) Date exam observed
- (e) Signature of monitor
- (f) Statement indicating the exam was observed without incident and without any material assistance to the candidate

In lieu of a signed hard copy monitor affidavit document, Providers may design their internet self-study delivery system to accept a monitor affidavit electronically. This electronic attestation must be received from a Department-approved monitor who was present and observed the candidate's examination.

- (2) Monitor instructions - The website must provide specific instructions for verifying that the student did not enter or attempt to enter the exam before the monitor was present. The Monitor should not proceed with the exam if an unmonitored attempt to open the exam is detected. The Provider must furnish a name and telephone number of the individual who will instruct the Monitor on how to proceed once this has occurred.

h) Submission of Monitor Approval Document and Affidavit:

At the completion of the examination, the monitor must forward a copy of his or her currently approved Monitor Approval Document along with the Monitor Affidavit and final examination to the Provider. A copy of the Monitor Approval Document is **not** required when the Monitor Affidavit is submitted electronically. However, the Monitor Approval number provided on this Affidavit must be validated as following the Department's alpha numeric format.

This affidavit attests to the integrity of the examination process and can only be submitted at the **COMPLETION** of the examination.

i) Department Review of Provider Website Changes

Provider internet processes and course content are thoroughly reviewed for compliance with internet guidelines prior to granting course approval. Any changes to a Provider's internet processes or course content must be reviewed and approved by this Department. Proposed changes should be communicated to the Department via [coned@dfs.ny.gov](mailto:coned@dfs.ny.gov)

3. Course Approval

Upon the Department's determination that the course application has satisfied the required prelicensing standards, an approval document will be issued. The document will specify the number of approved hours for each course component including the number of classroom, review and final exam sessions as well as self-study sessions for courses with that component. The number of final exam questions and passing grade will be listed as well. The Provider must administer the course and exam as approved.

D. Instructor Application Procedures

Prelicensing Courses must be conducted by Instructors approved by this Department to instruct in the line of license to be taught. This instructor approval authorizes the instructor to teach the sponsoring Provider's approved prelicensing course for the line of license specified on the Instructor Approval Document. It does not authorize the instructor to teach a prelicensing course for another approved

Provider. Each Provider seeking to use an instructor to teach a prelicensing course must submit a Prelicensing Instructor Approval Application for the proposed instructor.

## 1. Minimum Qualifications

In order to be approved to instruct a prelicensing course, the applicant must:

- a) demonstrate knowledge and experience in the lines of insurance to be taught by:
  - (1) being currently licensed by the New York State Department of Financial Services for at least three years in the related lines of insurance or
  - (2) holding a CPCU designation for the Property and Casualty related lines of license or a CLU designation for the Life, Accident and Health related lines of insurance, or
  - (3) having three years of qualifying experience in the insurance industry (e.g. sales, underwriting, claims adjusting, trainer) in the related lines of insurance
- b) have taken and passed, within the three-years immediately preceding the date of instructor application, the applicable NYS licensing exam for the class of license they intend to instruct
- c) be an appointed insurance agent for each insurance company Prelicensing Provider for which they apply to become an instructor

## 2. Instructor Access to the NYS Examination and Grandfather clause

The State licensing exams challenge candidates to apply insurance topics, principles and practices to the specific needs and circumstances of consumers. An effective course, therefore, prepares students to apply what they've learned to situations they will face as insurance producers.

Instructors approved prior to the effective date of these criteria, may acquaint themselves with the style of questions their candidates will be encountering. These approved instructors,

while not obligated to do so, may take the State Licensing Exam, one time at their expense for each line of insurance they are approved to teach. Instructors approved prior to the effective date of these Criteria who seek approval to teach a different class of license, must, prior to application, take and pass the state licensing examination for that class of license.

3. Application Procedures and Required Documentation

- a) Instructor Approval Applications may be downloaded from the following web address: [www.dfs.ny.gov/prlcdoc.htm](http://www.dfs.ny.gov/prlcdoc.htm)
- b) Applications are to be completed and signed by the applicant and returned to the sponsoring Provider's Designated Person. Supporting documentation indicating instructor qualifications to teach the line of license must accompany the application. Provide the following documentation:
  - (1) copy of current license
  - (2) copy of CPCU or CLU designation
  - (3) Statement of Employer
  - (4) licensing exam score report for exam(s) taken within the three (3) years prior to the date of application
- c) Completed applications are to be reviewed by the Designated Person for accuracy and signed by the Designated Person before being sent to the Department for review and approval.
- d) Upon approval of the application, the Department will issue an Instructor Approval Document to the Designated Person for the Provider's records as well as for delivery to the Instructor.

**IV. Approval Documents**

Approved PRELICENSING PROVIDERS are issued:

- A. a cover letter announcing the approval of the Provider to teach Prelicensing course(s) and the Department's expectations regarding the conduct and administration of that program according to these Criteria.

- B. a Prelicensing Provider Approval Document, displaying their approved status and referencing relevant Insurance Law, i.e., §2103(a), §2104(b)(1)(A) and 2108.
- C. a Prelicensing Course Approval Document, which articulates the approved course components, such as texts, classroom hours, self-study hours, review hours, and exam hours, etc.
- D. a Prelicensing Instructor Approval Document for each Instructor indicating the lines of license the instructor is approved to teach

**V. Course Administration Procedures**

An acceptable prelicensing course incorporates the pedagogical components required by statute and addresses all the topics contained in the New York State licensing exam. The topical outlines and questions for the licensing exam are developed in collaboration with representatives of the insurance industry; therefore, prelicensing courses must carefully explore all topics contained in the exam content outlines.

A. Course Administration

1. Conduct of the Course as Approved

It is the responsibility of the designated person to ensure that the approved instructors conduct each prelicensing course in the manner in which it was approved. It is the Department's expectation that:

- a) all licensing exam content must be covered during the number of classroom sessions specified in the Department's approval document.
- b) all homework assignments, review and exam activities will occur as specified in the Department's approval documents
- c) the course may exceed the number of sessions approved by the Department to accommodate the special needs of students for whom English is a second language and for people with disabilities, or to accommodate other class needs. Note that School Certificates issued to candidates who have completed the course and who have passed the final exam, must display only the number of hours approved by the Department for the course. Failure to do so may delay candidates from receiving their licenses once they have passed the State licensing exam.

## 2. Attendance Policy

- a) Sections 2103, 2104, and 2108 of the NYS Insurance Law specify the number of hours of classroom work a licensing candidate is required to complete to qualify to take the NYS licensing exam for the class of license the candidate is seeking. The minimum approvable course standards comprising the different components of a course appear on the **Prelicensing Course Standards** chart found in the Appendix. Providers must hold students accountable for completing all of these standards and fulfilling the course attendance requirements as approved by the Department.
- b) Attendance must be recorded on approved forms which indicate time-in (including after meal break), time-out, student's signature and ID check notation. Photo ID must be checked by the instructor to verify the identity of each student. Once the Instructor is familiar with the student, photo ID inspection is no longer required. Substitute attendees are prohibited. See sample attendance sheet in the Appendix. Attendance records must be maintained by the Provider for a three (3) year period.
- c) In the event that a candidate is absent from a session or a part thereof, the Provider must make provisions for the candidate to make up the missed class time. Failure to make up missed instruction will render the candidate ineligible to receive a school certificate.

## 3. Conduct of Course Final Exam

- a) Students are required to pass a final course exam as approved by the Department. This Final Exam must be administered in one sitting after all instruction has been completed. A minimum passing grade of 70 percent is required.
- b) The minimum number of final exam questions for each prelicensing course is listed in the **Prelicensing Course Standards** chart.

- c) The final exam must be administered and monitored by the course instructor or by a qualified representative of the Provider. Candidate identity must be verified prior to the beginning of the examination. If anyone other than the Instructor administers the exam, a photo ID check of students is required.
- d) Candidates must take the exam without the use of study aides, notes, or reference materials of any kind

#### 4. Required Course Evaluations

The Instructor must issue course/instructor evaluation forms to the candidates upon their completion of the Prelicensing course. Although the Provider must disseminate evaluations, completion by the student is voluntary. Please see the Appendix of this Criteria for a sample evaluation form. Evaluation forms must be retained for three years.

#### 5. Issuance of School Certificate

Candidates who have complied with the Department's and the Provider's prelicensing course attendance requirements and who have passed the final course exam must be issued a School Certificate. Every effort must be made to ensure the delivery of this Certificate directly to the candidate.

The certificate must be delivered to each successful candidate, either directly after the successful completion of the final exam, sent via email or mailed to the candidate's home address within two weeks of the completion of the course. **Candidates must be advised to permanently retain the certificates.**

Note: A sample School Certificate may be found in the Appendix of this criteria. The sample shows what minimally required information must be included on each Provider's School Certificate.

### B. Course Scheduling

Providers must notify the Department of their intent to conduct a prelicensing course no less than 20 days prior to the start of the course. **[The NYS Department of Financial Services is developing a method of electronically filing course schedules through the Department's website. All Prelicensing Providers will be notified when this application is operational. Do not file any**

**course schedules until this application is available. The Department's website address is: [www.dfs.ny.gov](http://www.dfs.ny.gov)]**

Course cancellations must be reported to the Department by emailing information to [coned@dfs.ny.gov](mailto:coned@dfs.ny.gov) at least five days before the scheduled starting date of the course. For emergency cancellations, Providers must either call 518-486-2807 or send a fax to 518-474-5048.

C. Roster Reporting

Providers are required to report on the Department's website the names of the candidates who have successfully completed their prelicensing courses and course final exams. **[The NYS Department of Financial Services is developing a method of electronically filing course completion rosters through the Department's website. All Prelicensing Providers will be notified when this application is operational. Do not attempt to file any course completion rosters until this application is available. The Department's website address is: [www.dfs.ny.gov](http://www.dfs.ny.gov)]**

VI. Classroom Procedures and Records Retention

The Department expects the following practices and procedures to be established and maintained by the Provider and by all approved instructors for the administration of all approved prelicensing courses:

- A. Attendance records for each class are to be maintained by the Provider for a minimum of three (3) years from the completion of the course. Providers may voluntarily retain electronic records for periods longer than three (3) years.
- B. Sign-in/Sign-out attendance sheets to be used by the Provider must provide space to record the information appearing on the model found in the Appendix of these criteria, and must be used to record attendance for each classroom, review and course exam session.
- C. Photo identification must be inspected by the instructor or by a Provider representative until class members can be personally identified.
- D. Each course must be presented as approved by the Department, i.e., all topics listed in the Topic Locator, which corresponds to the NYS Licensing Exam Content Outline, must be covered and the number of

hours approved for classroom, review and exam sessions must be adhered to.

- E. The Course Approval Document listing the number of classroom sessions, review hours, self-study hours, final exam hours and the approved texts, must be prominently displayed at each class session.
- F. The Instructor(s) Approval Document(s) must be prominently displayed at each class session.
- G. The mandatory announcements concerning attendance, approval documents, course decorum, and the issuance and retention of school certificates must be read to the class at the beginning of the first class session and distributed to each candidate once in writing.
- H. The course may exceed the number of sessions approved by the Department to accommodate the special needs of students for whom English is a second language and for people with disabilities, or to accommodate other class needs. Note that School Certificates issued to candidates who have completed the course and who have passed the final exam, must display only the number of hours approved by the Department for the course. Failure to do so may delay candidates from receiving their licenses once they have passed the State licensing exam.
- I. Before issuing a school certificate, the Provider must ensure that the prelicensing candidate has completed the entire course in compliance with the NYS Department of Financial Services and Provider's attendance requirements and has passed the final course exam.
- J. The Instructor or the Provider representative is responsible for monitoring the final course exam for the approved prelicensing course in accordance with section V(A)Course Administration, Item 3, Conduct of Course Final exam of these criteria.

1. Responsibilities of the Instructor

The Instructor is responsible for:

- a) at the least, at the initial course offering inspect the photo identification of each prelicensing candidate
- b) ensuring the mandatory announcements are read aloud to the class; distribute these announcements in writing once to each candidate

- c) preparing the candidates to take the State licensing exam through competent instruction and his/her availability to respond to student questions
- d) covering each topic in the exam content outline during the classroom portion of the approved prelicensing course
- e) maintaining a classroom environment conducive to learning; the conduct of any business during instructional hours being prohibited
- f) insuring that each candidate fulfills the minimum classroom attendance requirements, before certifying that the candidate has completed the course
- g) conducting the classroom, review, and exam sessions as approved by the Department
- h) coaching the students on the practical applications of the material being reviewed in the class and tested for on the course final exam
- i) conducting make-up sessions, if needed, and recording attendance for each make-up session
- j) conducting the course final exam or ensuring a qualified Provider representative monitors the course final exam
- k) issuing and collecting instructor and course evaluations. Although the Provider must disseminate evaluations, completion by the student is voluntary.

# Appendix

**NEW YORK STATE DEPT. OF FINANCIAL SERVICES  
LICENSING SERVICES BUREAU**

Prelicensing Education Program  
One Commerce Plaza  
Albany, New York 12257

**PRELICENSING EDUCATION PROGRAM APPROVED PROVIDER ORGANIZATION  
STIPULATION ENTERED INTO AS A CONDITION TO MAINTAIN RECORDS  
OUTSIDE THE GEOGRAPHIC BOUNDARIES OF THE STATE OF NEW YORK**

The undersigned Prelicensing Education Provider Organization has requested the permission of the Superintendent of Financial Services to maintain Prelicensing Education records required by Sections 2103, 2104 and 2108 of the New York Insurance Law at a location outside of New York State.

As a condition of the Superintendent's granting such permission the Provider Organization hereby agrees to reimburse the State of New York Department of Financial Services for the expense of travel for Department Examiners to conduct examinations of the records in question.

It is understood that failure to reimburse expenses on a timely basis in accordance with this agreement will constitute grounds for withdrawal of the approval of this Provider Organization to participate in the New York Prelicensing Education Program.

This agreement will remain in force for the Approval Period of the Provider Organization and any subsequent renewal Approval Periods.

\_\_\_\_\_  
Provider Organization Name

\_\_\_\_\_  
Approval Number

\_\_\_\_\_  
Signature of Officer, Director or Partner

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

\_\_\_\_\_  
Type or Print above Name

( ) \_\_\_\_\_  
Telephone Number

## PRELICENSING COURSE STANDARDS

COURSE TYPE	MINIMUM APPROVABLE COURSE HOURS	MINIMUM CLASSROOM INSTRUCTIONAL HOURS	CORRESPONDENCE HOURS (2)	MINIMUM FINAL EXAM HOURS (1)	# OF Q.	MINIMUM REVIEW HOURS (1)
Life/A&H Agent (combined)	40	20	Optional	(1) 3	100	(1) 3
A & H Agent (only)	20	10	Optional	(1) 1.5	50	(1) 1.5
Life Agent (only)	20	10	Optional	(1) 1.5	50	(1) 1.5
P/C Agent / Broker (3)	96	90	Optional	(1) 3	100	(1) 3
Personal Lines Agent	43	40	Optional	(1) 1.5	50	(1) 1.5
Public Adjuster	40	34	Optional	(1) 3	100	(1) 3

Footnotes:

- (1) Final Exam & Review Hours cannot be part of, but must be in addition to, Minimum Classroom Instructional Hours.
- (2) Correspondence Hours may be offered in addition to Minimum Classroom Instructional Hours. There is no minimum correspondence requirements. They may be added as the course designer deems appropriate provided the total approvable course hours are equal to or greater than the Minimum Approvable Course Hours.
- (3) A complete Property and Casualty Agent/Brokers course, offered to P&C Agent and Broker candidates, must include instruction on all topics contained in the P&C Brokers Exam Content Outline

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES  
 LICENSING SERVICES BUREAU  
 Preclicensing Education Program  
 One Commerce Plaza, 20<sup>th</sup> Floor  
 Albany, New York 12257  
**www.dfs.ny.gov**

FOR DEPARTMENT USE ONLY

Approval No	
Ex. by	
Appd Dt.	

**DESIGNATED PERSON NOTICE**

(Complete and submit to add, terminate or change a Designated Person)

Name of Provider Organization			Provider Organization Approval Number		
Designated Person Last	First	Middle	Title	Date of Designation	Telephone Number (    )

If this Designated Person is replacing another complete the following:

Designated Person to be terminated Last	First	Middle	Date Designation Terminated
--	-------	--------	-----------------------------

**RESPONSIBILITIES OF A DESIGNATED PERSON**

1. To assure that submissions to this Department are timely and in accordance with Department requirements;
2. To resolve any issues regarding courses offered under the auspices of the Provider Organization
3. To assure that the administration of the Provider Organization's Preclicensing Education Program and the maintenance of records are in compliance with Department requirements
4. To be available to this Department on a daily basis and to be given the authority to resolve Department concerns

*I have read the responsibilities of the Designated Person and will comply.*

\_\_\_\_\_  
**Signature of Designated Person Being Appointed**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Type or Print Above Name**

\_\_\_\_\_  
**Title**

\_\_\_\_\_  
**E-mail Address**

*The Provider Organization must immediately notify this Department of any changes in any Designated Person.*

\_\_\_\_\_  
**Signature of Officer, Director or Partner of Provider Organization**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Type or Print Above Name**

\_\_\_\_\_  
**Title**

# Sample (Providers may develop their own evaluation form)

**Provider Name, Approval Number/Letterhead here**  
**Course and Instructor Evaluation**

## Instructor

- |  | Yes                      | No                       | No<br>Opinion            |
|--|--------------------------|--------------------------|--------------------------|
| 1. Instructor was well prepared to teach   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Instructor's presentation was clear and logical   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Instructor kept the pace of the class appropriate given the varying levels of experience of the course participants | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Instructor made you feel comfortable throughout the class   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Instructor behaved in a professional manner   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Instructor encouraged active participation  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Instructor answered your questions satisfactorily   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Course

- |   | Yes                      | No                       | No<br>Opinion            |
|---|--------------------------|--------------------------|--------------------------|
| 1. Material covered was relevant to class       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Material covered has practical value         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. All course material was adequately explained | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Other

- |  | Yes                      | No                       | No<br>Opinion            |
|--|--------------------------|--------------------------|--------------------------|
| 1. Was the class environment conducive to learning?                                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Were the Provider, Course, and Instructor Approval documents displayed and noted? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

## Overall Evaluation

Was the course worth the time and/or money you expended?

- Without a doubt     
  Yes     
  More or less     
  Not really

### Comments about the instructor

### Comments about the content of the course

**New York Property and Casualty Insurance Broker Exam Content  
Topic Locator (2006)  
Series 17-56  
150 questions – 2.5-hour time limit**

Please list the textbooks and references, to be given to the students:

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

*(Note: If you do not intend to use publications currently approved by the NYS Department of Financial Services for use with your course, please indicate on the topic locator the page number and publication where each exam topic is covered.)*

**1.0 Insurance Regulation 9%**

(See Page 1)

**2.0 General Insurance 9%**

(See Page 1)

**3.0 Property and Casualty Insurance Basics 14%**

**3.1 Principles and concepts.....** \_\_\_\_\_

Insurable interest..... \_\_\_\_\_

Underwriting..... \_\_\_\_\_

    Function..... \_\_\_\_\_

    Loss ratio..... \_\_\_\_\_

    Prohibition of geographical redlining (3429, 3430, 3433; Reg 218.1–7)..... \_\_\_\_\_

Rates..... \_\_\_\_\_

    Types..... \_\_\_\_\_

    Loss costs..... \_\_\_\_\_

    Components..... \_\_\_\_\_

Hazards..... \_\_\_\_\_

    Physical..... \_\_\_\_\_

    Moral..... \_\_\_\_\_

    Morale..... \_\_\_\_\_

Negligence..... \_\_\_\_\_

Book      session  
pg.#      #  
↓          ↓

	Book pg.#	session #
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 .....	_____	_____
Replacement cost .....	_____	_____
Functional replacement cost.....	_____	_____
Market value .....	_____	_____
Agreed value .....	_____	_____
Stated amount.....	_____	_____
<b>3.2 Policy structure .....</b>	_____	_____
Declarations .....	_____	_____
Definitions .....	_____	_____
Insuring agreement or clause .....	_____	_____
Additional/supplementary coverage .....	_____	_____
Conditions .....	_____	_____
Exclusions .....	_____	_____
Endorsements.....	_____	_____
<b>3.3 Common policy provisions .....</b>	_____	_____
Insureds — named, first named, additional, defined.....	_____	_____
Policy period.....	_____	_____
Policy territory .....	_____	_____
Cancellation and nonrenewal (3425, 3426) .....	_____	_____
Deductibles .....	_____	_____
Other insurance .....	_____	_____
Primary .....	_____	_____
Excess .....	_____	_____
Pro rata share.....	_____	_____
Limits of liability .....	_____	_____
Per occurrence (accident).....	_____	_____
Per person.....	_____	_____
Aggregate — general versus products/completed operations .....	_____	_____
Split .....	_____	_____
Combined single .....	_____	_____
Coinsurance .....	_____	_____
Vacancy or unoccupancy .....	_____	_____
Named insured provisions.....	_____	_____
Duties after loss.....	_____	_____
Assignment .....	_____	_____
Abandonment .....	_____	_____

	Book pg.#	session #
Insurer provisions .....	↓	↓
Liberalization .....	_____	_____
Subrogation .....	_____	_____
Salvage .....	_____	_____
Claim settlement options.....	_____	_____
Duty to defend.....	_____	_____
Third-party provisions .....	_____	_____
Standard mortgage clause .....	_____	_____
Loss payable clause.....	_____	_____
No benefit to the bailee .....	_____	_____
<b>3.4 Terrorism Risk Insurance Act of 2002 (HR 3210) .....</b>	_____	_____
<b>4.0 Dwelling ('89) Policy 6%</b>		
<b>4.1 Purpose and eligibility .....</b>	_____	_____
<b>4.2 Coverage forms — Perils insured against.....</b>	_____	_____
Basic .....	_____	_____
Broad .....	_____	_____
Special .....	_____	_____
<b>4.3 Property coverages.....</b>	_____	_____
Coverage A — Dwelling .....	_____	_____
Coverage B — Other structures .....	_____	_____
Coverage C — Personal property .....	_____	_____
Coverage D — Fair rental value .....	_____	_____
Coverage E — Additional living expense.....	_____	_____
Other coverages .....	_____	_____
<b>4.4 General exclusions.....</b>	_____	_____
<b>4.5 Conditions .....</b>	_____	_____
<b>4.6 Selected endorsements .....</b>	_____	_____
Special provisions — New York (DP 01 31).....	_____	_____
Automatic increase in insurance (DP 04 11).....	_____	_____
Broad theft coverage (DP 04 72) .....	_____	_____
Dwelling under construction (DP 11 43) .....	_____	_____
<b>4.7 Personal liability supplement.....</b>	_____	_____
<b>5.0 Homeowners ('00) Policy 16%</b>		
<b>5.1 Purpose and eligibility .....</b>	_____	_____
<b>5.2 Coverage forms .....</b>	_____	_____
HO-2 through HO-6.....	_____	_____
HO-8 .....	_____	_____
<b>5.3 Definitions .....</b>	_____	_____
<b>5.4 Section I — Property coverages.....</b>	_____	_____
Coverage A — Dwelling .....	_____	_____
Coverage B — Other structures .....	_____	_____
Coverage C — Personal property .....	_____	_____
Coverage D — Loss of use .....	_____	_____
Additional coverages .....	_____	_____
<b>5.5 Section II — Liability coverages.....</b>	_____	_____
Coverage E — Personal liability.....	_____	_____
Coverage F — Medical payments to others .....	_____	_____
Additional coverages .....	_____	_____
<b>5.6 Perils insured against.....</b>	_____	_____
<b>5.7 Exclusions .....</b>	_____	_____
<b>5.8 Conditions .....</b>	_____	_____

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**5.9 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) ..... \_\_\_\_\_

**Builders risk changes — standard property policy (CP 11 99 06 95)** ..... \_\_\_\_\_

**6.0 Auto Insurance 11%**

**6.1 Laws** ..... \_\_\_\_\_

New York Motor Vehicle Financial Responsibility Law..... \_\_\_\_\_

    Required limits of liability (RL Veh & Traf 333)..... \_\_\_\_\_

    Required proof of insurance (RL Veh & Traf 311(3))..... \_\_\_\_\_

New York Automobile Insurance Plan (5301–5304)..... \_\_\_\_\_

    Purpose ..... \_\_\_\_\_

    Eligibility ..... \_\_\_\_\_

    Coverage ..... \_\_\_\_\_

    Binding authority ..... \_\_\_\_\_

Comprehensive Motor Vehicle Insurance Reparations Act (PIP)  
(5101–5108) ..... \_\_\_\_\_

    Medical ..... \_\_\_\_\_

    Rehabilitation ..... \_\_\_\_\_

    Loss of earnings ..... \_\_\_\_\_

    Funeral ..... \_\_\_\_\_

    Substitution services ..... \_\_\_\_\_

    Tort limitation/verbal threshold ..... \_\_\_\_\_

Motor Vehicle Accident Indemnification Corporation Act (5201–5225)..... \_\_\_\_\_

Uninsured motorist (3420(f))..... \_\_\_\_\_

    Definitions..... \_\_\_\_\_

    Bodily injury only ..... \_\_\_\_\_

    Required limits..... \_\_\_\_\_

    Mandatory coverage..... \_\_\_\_\_

Supplementary uninsured/underinsured motorist coverage  
(3420(f)(2)(A)(B); Reg 60-2.0–4)..... \_\_\_\_\_

    Definitions..... \_\_\_\_\_

    Optional ..... \_\_\_\_\_

    Nonstacking ..... \_\_\_\_\_

    Coverage limits ..... \_\_\_\_\_

Mandatory inspection requirements for private passenger automobiles  
(Reg 67.0–.11) ..... \_\_\_\_\_

Cancellation/nonrenewal (3425)..... \_\_\_\_\_

    Grounds ..... \_\_\_\_\_

    Notice ..... \_\_\_\_\_

Choice of repair shop (2610) ..... \_\_\_\_\_

Supplemental spousal liability (3420(g))..... \_\_\_\_\_

**6.2 Personal ('98) auto policy** ..... \_\_\_\_\_

    Purpose and eligibility ..... \_\_\_\_\_

    Definitions ..... \_\_\_\_\_

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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.....	_____	_____
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) .....	_____	_____
<b>6.3 Commercial auto ('01) .....</b>	_____	_____
Commercial auto coverage forms .....	_____	_____
Business auto .....	_____	_____
Garage .....	_____	_____
Truckers .....	_____	_____
Motor carrier .....	_____	_____
Coverage form sections.....	_____	_____
Covered autos.....	_____	_____
Liability coverage .....	_____	_____
Garagekeepers coverage .....	_____	_____
Physical damage coverage .....	_____	_____
Exclusions .....	_____	_____
Conditions .....	_____	_____
Definitions.....	_____	_____
Selected endorsements .....	_____	_____
Lessor — additional insured and loss payee (CA 20 01) .....	_____	_____
Mobile equipment (CA 20 15) .....	_____	_____
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 regulations.....	_____	_____
The Motor Carrier Act of 1980 .....	_____	_____
Endorsement for motor carrier policies of insurance for public liability (MCS-90).....	_____	_____
<b>7.0 Commercial Package Policy (CPP) 11%</b>	_____	_____
<b>7.1 Components of a commercial policy.....</b>	_____	_____
Common policy declarations .....	_____	_____
Common policy conditions .....	_____	_____
Monoline versus package.....	_____	_____

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<b>7.2 Commercial general liability ('01)</b> .....	_____	_____
Commercial general liability coverage forms .....	_____	_____
Bodily injury and property damage liability .....	_____	_____
Personal and advertising injury liability.....	_____	_____
Medical payments .....	_____	_____
Exclusions .....	_____	_____
Supplementary payments .....	_____	_____
Who is an insured.....	_____	_____
Limits of insurance.....	_____	_____
Conditions .....	_____	_____
Definitions.....	_____	_____
Occurrence versus claims-made.....	_____	_____
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 .....	_____	_____
<b>7.3 Commercial property ('00)</b> .....	_____	_____
Commercial property conditions form .....	_____	_____
Coverage forms.....	_____	_____
Building and personal property .....	_____	_____
Condominium association.....	_____	_____
Condominium commercial unit-owners.....	_____	_____
Builders risk .....	_____	_____
Business income.....	_____	_____
Legal liability .....	_____	_____
Extra expense .....	_____	_____
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) .....	_____	_____
<b>7.4 Commercial crime ('02)</b> .....	_____	_____
General definitions.....	_____	_____
Burglary .....	_____	_____
Theft .....	_____	_____
Robbery .....	_____	_____
Coverage trigger — discovery and loss sustained.....	_____	_____
Crime coverage forms.....	_____	_____
Commercial crime coverage forms .....	_____	_____
Government crime coverage forms .....	_____	_____

	Book pg.#	session #
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 paper currency.....	_____	_____
<b>7.5 Commercial inland marine.....</b>	_____	_____
Nationwide marine definition .....	_____	_____
Commercial inland marine conditions forms .....	_____	_____
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.....	_____	_____
<b>7.6 Boiler and machinery ('01).....</b>	_____	_____
Equipment breakdown protection coverage form (BM 00 20) .....	_____	_____
Selected endorsements .....	_____	_____
Business income — Report of values (BM 15 31).....	_____	_____
Actual cash value (BM 99 59) .....	_____	_____
<b>7.7 Farm coverage ('98) .....</b>	_____	_____
Farm property coverage form .....	_____	_____
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 form .....	_____	_____
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).....	_____	_____

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Conditions .....	_____	_____
Exclusions .....	_____	_____
Limits .....	_____	_____
Additional coverages .....	_____	_____
<b>8.0 Businessowners ('97) Policy 8%</b>		
<b>8.1 Purpose and eligibility .....</b>	_____	_____
<b>8.2 Businessowners property coverage forms (standard and special) .....</b>	_____	_____
Coverage .....	_____	_____
Causes of loss.....	_____	_____
Exclusions .....	_____	_____
Limits of insurance .....	_____	_____
Deductibles .....	_____	_____
Loss conditions .....	_____	_____
General conditions .....	_____	_____
Optional coverages .....	_____	_____
Definitions .....	_____	_____
<b>8.3 Businessowners liability coverage form .....</b>	_____	_____
Coverages .....	_____	_____
Exclusions .....	_____	_____
Who is an insured .....	_____	_____
Limits of insurance .....	_____	_____
General conditions .....	_____	_____
Definitions .....	_____	_____
<b>8.4 Businessowners common policy conditions form .....</b>	_____	_____
<b>8.5 Selected endorsements .....</b>	_____	_____
Protective safeguards (BP 04 30).....	_____	_____
Hired auto and non-owned auto liability — New York (BP 04 36).....	_____	_____
Utility services — direct damage (BP 04 56) .....	_____	_____
Utility services — time element (BP 04 57) .....	_____	_____
<b>9.0 Workers Compensation Insurance 5%</b>		
<b>9.1 Workers compensation laws.....</b>	_____	_____
Types of laws .....	_____	_____
Monopolistic versus competitive .....	_____	_____
Compulsory versus elective .....	_____	_____
New York Workers' Compensation Law		
Exclusive remedy (RL WC 11).....	_____	_____
Employment covered (required, voluntary) (RL WC 2(3, 4, 5), 10).....	_____	_____
Covered injuries (RL WC 2(7), 10, 13, 18).....	_____	_____
Grave injuries (RL WC 11).....	_____	_____
Occupational disease (RL WC 3(2), 37-48) .....	_____	_____
Benefits provided (RL WC 12-16) .....	_____	_____
Special disability fund (RL WC 15(8)(h)) .....	_____	_____
Claims reporting requirements (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) .....	_____	_____
<b>9.2 Workers compensation and employers liability insurance policy.....</b>	_____	_____
General section .....	_____	_____
Part One — Workers compensation insurance .....	_____	_____
Part Two — Employers liability insurance .....	_____	_____

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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 .....	_____	_____
<b>9.3 Premium computation .....</b>	_____	_____
Job classification — payroll and rates .....	_____	_____
Experience modification factor .....	_____	_____
Premium discounts.....	_____	_____
Participation (dividend) plans .....	_____	_____
<b>9.4 Other sources of coverage .....</b>	_____	_____
New York State Insurance Fund (RL WC 76–100) .....	_____	_____
Self-insured employers and employer groups (RL WC 50, 60–75-a; RR 317.1–.22) .....	_____	_____
<b>9.5 New York State Disability Benefits Law .....</b>	_____	_____
Purpose .....	_____	_____
Definitions .....	_____	_____
Employment covered .....	_____	_____
Benefits .....	_____	_____
<b>10.0 Other Coverages and Options 6%</b>		
<b>10.1 Umbrella/excess liability policies .....</b>	_____	_____
Personal (DL 98 01).....	_____	_____
Commercial (CU 00 01).....	_____	_____
<b>10.2 Specialty liability insurance .....</b>	_____	_____
Errors and omissions.....	_____	_____
Professional liability .....	_____	_____
Directors and officers liability .....	_____	_____
Fiduciary liability.....	_____	_____
Liquor liability .....	_____	_____
Employment practices liability .....	_____	_____
Environmental liability .....	_____	_____
<b>10.3 Excess lines (Reg 41 Part 27).....</b>	_____	_____
Licensing requirements (2105) .....	_____	_____
Total cost form.....	_____	_____
Affidavit .....	_____	_____
Export list .....	_____	_____
Disclosure (no guaranty fund).....	_____	_____
<b>10.4 Surety bonds.....</b>	_____	_____
Principal, obligee, surety.....	_____	_____
License and permit bonds .....	_____	_____
Bid bond .....	_____	_____
Performance bond .....	_____	_____
Labor and materials bond.....	_____	_____
<b>10.5 Aviation insurance .....</b>	_____	_____
Aircraft hull .....	_____	_____
Aircraft liability .....	_____	_____
<b>10.6 Ocean marine insurance .....</b>	_____	_____
Major coverages.....	_____	_____
Hull insurance .....	_____	_____

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Cargo insurance .....	↓	↓
Freight insurance.....		
Protection and indemnity .....		
Implied warranties .....		
Perils .....		
General and particular average .....		
<b>10.7 National Flood Insurance Program.....</b>		
"Write your own" versus direct.....		
Eligibility .....		
Coverage .....		
Flood definition.....		
Limits .....		
Deductibles .....		
Increased cost of compliance .....		
Forms .....		
Dwelling.....		
General .....		
Residential Condominium Building Association Policy.....		
<b>10.8 Other policies.....</b>		
Watercraft .....		
Difference in conditions.....		
<b>10.9 New York Property Insurance Underwriting Association (FAIR PLAN) (5401-5412).....</b>		
Purpose .....		
Coverage .....		
<b>11.0 Accident and Health Insurance 5%</b>		
<b>11.1 Individual health insurance policy general provisions.....</b>		
Required provisions (3216(d)(1)) .....		
Other provisions (3216(d)(2)).....		
<b>11.2 Disability income and related insurance .....</b>		
Qualifying for disability benefits .....		
Inability to perform duties — own occupation or any occupation .....		
<b>11.3 Individual disability income insurance .....</b>		
Basic total disability plan.....		
Coordination with social insurance and workers compensation benefits.....		
<b>11.4 Medical plans.....</b>		
Medical plan concepts.....		
Types of plans.....		
Basic hospital, basic medical, basic surgical (Reg 62).....		
Major medical insurance (indemnity plans).....		
Health Maintenance Organizations (HMOs).....		
Preferred Provider organizations (PPOs) and point-of-service (POS) plans..		
<b>11.5 New York mandated benefits and offers (individual and/or group).....</b>		
Dependent child age limit (3216(a)(4)).....		
Full-time students (3216(a)(4)).....		
Policy extension for handicapped children (3216(c)(4)(A)) .....		
Newborn child coverage (3216(c)(4)(C)) .....		
<b>11.6 Long-term Care (LTC) insurance .....</b>		
LTC, Medicare and Medicaid compared .....		
Eligibility for benefits.....		
Levels of care.....		

	Book pg.#	session #
New York regulations and required provisions.....	↓	↓
<b>11.7 Group health and blanket insurance</b> .....	_____	_____
Characteristics of group insurance.....	_____	_____
Group contract .....	_____	_____
Certificate of coverage .....	_____	_____
Experience rating versus community rating.....	_____	_____
<b>11.8 Medicare supplements</b> .....	_____	_____

**New York Life Insurance Agent/Broker Exam Content Topic Locator (2006)  
Series 17-51**

**100 questions – Two-hour time limit**

Please list the textbooks and references, to be given to the students:

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

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*(Note: If you do not intend to use publications currently approved by the NYS Department of Financial Services for use with your course, please indicate on the topic locator the page number and publication where each exam topic is covered.)*

**1.0 Insurance Regulation 10%**  
(See Page 1)

**2.0 General Insurance 10%**  
(See Page 1)

**3.0 Life Insurance Basics 22%** .....

Book	session
pg.#	#
↓	↓

**3.1 Insurable interest (3205, 3207)**.....

**3.2 Personal uses of life insurance** .....

Survivor protection .....

Estate creation.....

Cash accumulation.....

Liquidity .....

Estate conservation .....

Viatical settlements.....

**3.3 Determining amount of personal life insurance** .....

Human life value approach .....

Needs approach.....

Types of information gathered .....

Determining lump-sum needs .....

Planning for income needs .....

	Book pg.# ↓	session # ↓
<b>3.4 Business uses of life insurance.....</b>	_____	_____
Buy-sell funding .....	_____	_____
Key person .....	_____	_____
Executive bonuses.....	_____	_____
Business continuation .....	_____	_____
<b>3.5 Differences in life insurance policies.....</b>	_____	_____
Group versus individual.....	_____	_____
Permanent versus term.....	_____	_____
Participating versus nonparticipating.....	_____	_____
Fixed versus variable life insurance and annuities.....	_____	_____
Regulation of variable products (SEC, NASD and New York (4240; Reg 50.3, 54.3) .....	_____	_____
<b>3.6 Factors in premium determination.....</b>	_____	_____
Mortality .....	_____	_____
Interest .....	_____	_____
Expense .....	_____	_____
Mode of premium .....	_____	_____
<b>3.7 Licensee responsibilities.....</b>	_____	_____
Solicitation and sales presentations.....	_____	_____
Advertising (2122).....	_____	_____
Life Insurance Company Guaranty Corporation (7718) .....	_____	_____
Policy summary (3209; Reg 53-2.2) .....	_____	_____
Buyer's guide (3209; Reg 53-2.6) .....	_____	_____
Illustrations (Reg 53-3.1-.6) .....	_____	_____
Life insurance policy cost comparison methods .....	_____	_____
Replacement (2123(a)(2,3); Reg 51.1-.8).....	_____	_____
Use and disclosure of insurance information .....	_____	_____
Field underwriting.....	_____	_____
Application procedures including backdating of policies (3208).....	_____	_____
Delivery .....	_____	_____
Policy review .....	_____	_____
Effective date of coverage.....	_____	_____
Premium collection .....	_____	_____
Statement of good health.....	_____	_____
Amendments .....	_____	_____
<b>3.8 Individual underwriting by the insurer .....</b>	_____	_____
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 .....	_____	_____

	Book pg.# ↓	session # ↓
Classification of risks.....	_____	_____
Preferred.....	_____	_____
Standard .....	_____	_____
Substandard.....	_____	_____
Declined .....	_____	_____
<b>4.0 Life Insurance Policies 16%</b>		
<b>4.1 Term life insurance .....</b>	_____	_____
Level term .....	_____	_____
Annual renewable term .....	_____	_____
Convertible term .....	_____	_____
Level premium term.....	_____	_____
Increasing and decreasing term.....	_____	_____
<b>4.2 Whole life insurance.....</b>	_____	_____
Continuous premium (straight life).....	_____	_____
Limited payment .....	_____	_____
Single premium.....	_____	_____
Modified whole life .....	_____	_____
<b>4.3 Flexible premium policies.....</b>	_____	_____
Adjustable life.....	_____	_____
Universal life.....	_____	_____
<b>4.4 Specialized policies.....</b>	_____	_____
Joint life (first-to-die).....	_____	_____
Survivorship life (second-to-die) .....	_____	_____
Life insurance on minors (3207).....	_____	_____
<b>4.5 Group life insurance .....</b>	_____	_____
Characteristics of group plans.....	_____	_____
Types of plan sponsors.....	_____	_____
Group underwriting requirements.....	_____	_____
Conversion to individual policy (3220) .....	_____	_____
<b>4.6 Credit life insurance (individual versus group).....</b>	_____	_____
<b>5.0 Life Insurance Policy Provisions, Options and Riders 19%</b>		
<b>5.1 Required provisions (3203).....</b>	_____	_____
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).....	_____	_____

	Book pg.# ↓	session # ↓
<b>5.2 Beneficiaries.....</b>	_____	_____
Designation options .....	_____	_____
Individuals.....	_____	_____
Classes (per stirpes/per capita).....	_____	_____
Estates .....	_____	_____
Minors .....	_____	_____
Trusts .....	_____	_____
Succession .....	_____	_____
Revocable versus irrevocable.....	_____	_____
Common disaster clause .....	_____	_____
<b>5.3 Settlement options.....</b>	_____	_____
Cash payment.....	_____	_____
Interest only .....	_____	_____
Fixed-period installments.....	_____	_____
Fixed-amount installments.....	_____	_____
Life income .....	_____	_____
Single life.....	_____	_____
Joint and survivor.....	_____	_____
Spendthrift clause.....	_____	_____
<b>5.4 Nonforfeiture options.....</b>	_____	_____
Cash surrender value.....	_____	_____
Extended term.....	_____	_____
Reduced paid-up insurance .....	_____	_____
<b>5.5 Policy loan and withdrawal options.....</b>	_____	_____
Cash loans .....	_____	_____
Automatic premium loans.....	_____	_____
Withdrawals or partial surrenders .....	_____	_____
<b>5.6 Dividend options.....</b>	_____	_____
Cash payment.....	_____	_____
Reduction of premium payments .....	_____	_____
Accumulation at interest .....	_____	_____
One-year term option .....	_____	_____
Paid-up additions .....	_____	_____
<b>5.7 Disability riders.....</b>	_____	_____
Waiver of premium.....	_____	_____
Waiver of cost of insurance .....	_____	_____
Disability income benefit.....	_____	_____
Payor benefit life/disability (juvenile insurance) .....	_____	_____
<b>5.8 Accelerated (living) benefit provisions/riders (3230).....</b>	_____	_____
Conditions for payment.....	_____	_____
Effect on death benefit.....	_____	_____
<b>5.9 Riders covering additional insureds .....</b>	_____	_____
Spouse/other-insured term rider.....	_____	_____
Children's term rider .....	_____	_____
Family term rider .....	_____	_____

	Book pg.# ↓	session # ↓
<b>5.10 Riders affecting the death benefit amount .....</b>	_____	_____
Accidental death .....	_____	_____
Guaranteed insurability .....	_____	_____
Cost of living .....	_____	_____
Return of premium.....	_____	_____
Term rider .....	_____	_____
<b>6.0 Annuities 10%</b>		
<b>6.1 Annuity principles and concepts.....</b>	_____	_____
Accumulation period versus annuity period .....	_____	_____
Owner, annuitant and beneficiary .....	_____	_____
Insurance aspects of annuities.....	_____	_____
<b>6.2 Required provisions (3219, 4220, 4223).....</b>	_____	_____
<b>6.3 Immediate versus deferred annuities .....</b>	_____	_____
Single premium immediate annuities (SPIAs).....	_____	_____
Deferred annuities.....	_____	_____
Premium payment options .....	_____	_____
Nonforfeiture.....	_____	_____
Surrender and withdrawal charges .....	_____	_____
Death benefits .....	_____	_____
<b>6.4 Annuity (benefit) payment options .....</b>	_____	_____
Life contingency options.....	_____	_____
Pure life versus life with guaranteed minimum.....	_____	_____
Single life versus multiple life .....	_____	_____
Annuities certain (types).....	_____	_____
<b>6.5 Annuity products.....</b>	_____	_____
Fixed annuities.....	_____	_____
General account assets .....	_____	_____
Interest rate guarantees (minimum versus current) .....	_____	_____
Level benefit payment amount.....	_____	_____
Equity indexed annuities.....	_____	_____
Market value adjusted annuities.....	_____	_____
<b>6.6 Uses of annuities .....</b>	_____	_____
Lump-sum settlements .....	_____	_____
Qualified retirement plans.....	_____	_____
Group versus individual annuities.....	_____	_____
Personal uses.....	_____	_____
Individual retirement accounts (IRAs).....	_____	_____
Tax-deferred growth .....	_____	_____
Retirement income .....	_____	_____
Education funds .....	_____	_____
<b>7.0 Federal Tax Considerations for Life Insurance and Annuities 9%</b>		
<b>7.1 Taxation of personal life insurance.....</b>	_____	_____
Amounts available to policyowner .....	_____	_____
Cash value increases .....	_____	_____

	Book pg.# ↓	session # ↓
Dividends .....	_____	_____
Policy loans .....	_____	_____
Surrenders .....	_____	_____
Amounts received by beneficiary .....	_____	_____
General rule and exceptions .....	_____	_____
Settlement options .....	_____	_____
Values included in insured's estate .....	_____	_____
<b>7.2 Modified endowment contracts (MECs) .....</b>	_____	_____
Definition of modified endowment .....	_____	_____
Seven-pay test .....	_____	_____
Distributions .....	_____	_____
<b>7.3 Taxation of non-qualified annuities .....</b>	_____	_____
Individually-owned .....	_____	_____
Accumulation phase (taxation issues related to withdrawals) .....	_____	_____
Annuity phase and the exclusion ratio .....	_____	_____
Values included in the annuitant's estate .....	_____	_____
Distributions at death .....	_____	_____
Non-living entity owned .....	_____	_____
<b>7.4 Taxation of individual retirement accounts (IRAs) .....</b>	_____	_____
Traditional IRAs .....	_____	_____
Contributions and deductible amounts .....	_____	_____
Premature distributions including taxation issues .....	_____	_____
Annuity phase benefit payments .....	_____	_____
Amounts received by beneficiary .....	_____	_____
Roth IRAs .....	_____	_____
Contributions and limits .....	_____	_____
Distributions .....	_____	_____
<b>7.5 Rollovers and transfers (IRAs and qualified plans) .....</b>	_____	_____
<b>7.6 Section 1035 exchanges .....</b>	_____	_____
<b>8.0 Qualified Plans 4% .....</b>	_____	_____
<b>8.1 General requirements .....</b>	_____	_____
<b>8.2 Federal tax considerations .....</b>	_____	_____
Tax advantages for employers and employees .....	_____	_____
Taxation of distributions (age-related) .....	_____	_____
<b>8.3 Plan types, characteristics and purchasers .....</b>	_____	_____
Simplified employee pensions (SEPs) .....	_____	_____
Self-employed plans (HR 10 or Keogh plans) .....	_____	_____
Profit-sharing and 401(k) plans .....	_____	_____
SIMPLE plans .....	_____	_____
403(b) tax-sheltered annuities (TSAs) .....	_____	_____
<b>8.4 Section 529 plan characteristics (college savings programs) .....</b>	_____	_____

**New York Accident and Health Insurance Agent Examination  
Series 17-52 Topic Locator (2006)  
100 questions – Two-hour time limit**

Please list the textbooks and references, to be given to the students:

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

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Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

*(Note: If you do not intend to use publications currently approved by the NYS Department of Financial Services for use with your course, please indicate on the topic locator the page number and publication where each exam topic is covered.)*

**1.0 Insurance Regulation 8%**  
(See Page 1)

**2.0 General Insurance 7%**  
(See Page 1)

**3.0 Accident and Health Insurance Basics 15%**

	Book pg.# ↓	session # ↓
<b>3.1 Definitions of perils .....</b>	_____	_____
Accidental injury.....	_____	_____
Sickness .....	_____	_____
<b>3.2 Principal types of losses and benefits.....</b>	_____	_____
Loss of income from disability .....	_____	_____
Hospital and medical expense.....	_____	_____
Long-term care expense.....	_____	_____
<b>3.3 Classes of accident and health insurance coverage .....</b>	_____	_____
Individual, franchise, and group .....	_____	_____
Private versus government.....	_____	_____
Limited versus comprehensive.....	_____	_____
<b>3.4 Limited policies .....</b>	_____	_____
Limited benefits .....	_____	_____
Required notice to insured .....	_____	_____
Types of limited policies.....	_____	_____
Accident-only.....	_____	_____
Specified (dread) disease .....	_____	_____
Hospital indemnity (income).....	_____	_____

	Book pg.# ↓	session # ↓
Dental insurance.....	_____	_____
Credit disability.....	_____	_____
Prescription drugs .....	_____	_____
Vision care .....	_____	_____
<b>3.5 Common exclusions from coverage .....</b>	_____	_____
<b>3.6 Licensee responsibilities in individual accident and health insurance .....</b>	_____	_____
Marketing requirements .....	_____	_____
Advertising (Reg 215.1–18).....	_____	_____
Sales presentations.....	_____	_____
Outline of coverage.....	_____	_____
Application procedures .....	_____	_____
Requirements at delivery of policy .....	_____	_____
Common situations for errors/omissions .....	_____	_____
<b>3.7 Considerations in replacing accident and health insurance .....</b>	_____	_____
Benefits, limitations and exclusions.....	_____	_____
Licensee liability for errors and omissions .....	_____	_____
<b>4.0 Individual Health Insurance Policy General Provisions 10%</b>		
<b>4.1 Required provisions .....</b>	_____	_____
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)) .....	_____	_____
Claim procedures (3216(d)(1)(E–I)).....	_____	_____
Physical examinations and autopsy (3216(d)(1)(J)).....	_____	_____
Legal actions (3216(d)(1)(K)).....	_____	_____
Change of beneficiary (3216(d)(1)(L)) .....	_____	_____
<b>4.2 Other provisions.....</b>	_____	_____
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**New York Personal Lines Insurance Agent Exam Content  
Topic Locator (2006)  
Series 17-54  
100 questions – Two-hour time limit**

Please list the textbooks and references, to be given to the students:

Title: \_\_\_\_\_

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**1.0 Insurance Regulation 10%**  
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**2.0 General Insurance 10%**  
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**3.0 Property and Casualty Insurance Basics 17%**

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<b>(FAIR PLAN) (5401–5412).....</b>	_____	_____
Purpose .....	_____	_____
Coverage .....	_____	_____

## New York Public Adjuster Examination Content Topic Locator (2006)

Please list the textbooks and references, to be given to the students:

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

Title: \_\_\_\_\_

Publisher \_\_\_\_\_ Publication Date / /

Edition # \_\_\_\_\_

*(Note: If you do not intend to use publications currently approved by the NYS Department of Financial Services for use with your course, please indicate on the topic locator the page number and publication where each exam topic is covered.)*

	Book pg.#	session #
	↓	↓
<b>1.0 Insurance Regulation 8%</b>		
<b>1.1 Licensing requirements</b> .....	_____	_____
Qualifications (2108(c, g)).....	_____	_____
Process (2108(d, e)).....	_____	_____
Bond (2108(l)).....	_____	_____
Fingerprints (2108(d)(2)).....	_____	_____
<b>1.2 Maintenance and duration</b> .....	_____	_____
Renewal (2108(i, j)).....	_____	_____
Continuing education (2108(r)) .....	_____	_____
Assumed names (2102(f)).....	_____	_____
Change of address (Reg 25.4).....	_____	_____
Reporting of actions (2110(i)).....	_____	_____
Contract requirements (2108(p); Reg 25.6) .....	_____	_____
Insured's right to cancel (Reg 25.8, .9, .10).....	_____	_____
Compensation agreement (Reg 25.6).....	_____	_____
Maximum compensation (Reg 25.7).....	_____	_____
Records (Reg 25.11) .....	_____	_____
<b>1.3 Disciplinary actions</b> .....	_____	_____
Cease and desist (2405) .....	_____	_____
Suspension, revocation and nonrenewal (2110).....	_____	_____
Penalties (2127) .....	_____	_____
<b>1.4 Claim settlement laws and regulations (Reg 216)</b> .....	_____	_____
Unfair claim practices (2601) .....	_____	_____
Misrepresentation (2108(o)) .....	_____	_____
Procedures for direction of payment (Reg 25.12).....	_____	_____

	Book pg.#	session #
Suit against insurer (3404) .....	↓	↓
Prohibitions (Reg 25.3).....	_____	_____
Consumer privacy regulation (Reg 420.0–.24).....	_____	_____
<b>1.5 Federal regulations .....</b>	_____	_____
Fraud and false statements including 1033 waiver (18 USC 1033, 1034) .....	_____	_____
Terrorism Risk Insurance Act of 2002 (HR 3210).....	_____	_____
<b>2.0 Insurance Basics 16%</b>		
<b>2.1 Contract basics .....</b>	_____	_____
Elements of a legal contract.....	_____	_____
Offer and acceptance.....	_____	_____
Consideration .....	_____	_____
Competent parties .....	_____	_____
Legal purpose.....	_____	_____
Distinct characteristics of an insurance contract.....	_____	_____
Contract of adhesion .....	_____	_____
Aleatory contract.....	_____	_____
Personal contract.....	_____	_____
Unilateral contract.....	_____	_____
Conditional contract.....	_____	_____
Legal interpretations affecting contracts.....	_____	_____
Ambiguities in a contract of adhesion.....	_____	_____
Reasonable expectations .....	_____	_____
Indemnity .....	_____	_____
Utmost good faith .....	_____	_____
Representations/misrepresentations .....	_____	_____
Warranties .....	_____	_____
Concealment .....	_____	_____
Fraud .....	_____	_____
Waiver and estoppel.....	_____	_____
<b>2.2 Insurance principles and concepts.....</b>	_____	_____
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 .....	_____	_____
Functional replacement cost.....	_____	_____
Market value .....	_____	_____
Agreed value .....	_____	_____
Stated amount.....	_____	_____
<b>2.3 Policy structure .....</b>	_____	_____
Declarations .....	_____	_____

	Book pg.# ↓	session # ↓
Definitions .....	_____	_____
Insuring agreement or clause .....	_____	_____
Additional/supplementary coverage .....	_____	_____
Conditions .....	_____	_____
Exclusions .....	_____	_____
Endorsements.....	_____	_____
<b>2.4 Common policy provisions .....</b>	_____	_____
Insureds — named, first named, additional, defined.....	_____	_____
Policy period.....	_____	_____
Policy territory.....	_____	_____
Cancellation and nonrenewal.....	_____	_____
Deductibles .....	_____	_____
Other insurance.....	_____	_____
Nonconcurrency .....	_____	_____
Primary and excess.....	_____	_____
Pro rata .....	_____	_____
Policy limits .....	_____	_____
Reinstatement of limits .....	_____	_____
Coinsurance .....	_____	_____
Vacancy or unoccupancy .....	_____	_____
Assignment .....	_____	_____
Liberalization.....	_____	_____
Third-party provisions .....	_____	_____
Standard mortgage clause .....	_____	_____
Loss payable clause.....	_____	_____
No benefit to bailee.....	_____	_____
<b>3.0 Adjusting Losses 23%</b>		
<b>3.1 Role of the adjuster .....</b>	_____	_____
Duties and responsibilities .....	_____	_____
Staff and independent adjuster versus public adjuster .....	_____	_____
Relationship to the legal professional .....	_____	_____
<b>3.2 Property losses.....</b>	_____	_____
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.....	_____	_____
<b>3.3 Claims adjustment procedures .....</b>	_____	_____
Subrogation procedures .....	_____	_____
Appraisal process.....	_____	_____
<b>4.0 Dwelling ('89) Policy 10%</b>		
<b>4.1 Coverage forms — Perils insured against.....</b>	_____	_____
Basic .....	_____	_____

	Book pg.#	session #
Broad .....	↓	↓
Special .....		
<b>4.2 Property coverages.....</b>		
Coverage A — Dwelling .....		
Coverage B — Other structures .....		
Coverage C — Personal property .....		
Coverage D — Fair rental value .....		
Coverage E — Additional living expense.....		
Other coverages .....		
<b>4.3 General exclusions.....</b>		
<b>4.4 Conditions .....</b>		
<b>4.5 Selected endorsements .....</b>		
Special provisions — New York (DP 01 31).....		
Automatic increase in insurance (DP 04 11).....		
Broad theft coverage (DP 04 72) .....		
Dwelling under construction (DP 11 43) .....		
<b>5.0 Homeowners ('00) Policy 13%</b>		
<b>5.1 Coverage forms .....</b>		
HO-2 through HO-6.....		
HO-8 .....		
<b>5.2 Definitions .....</b>		
<b>5.3 Section I — Property coverages.....</b>		
Coverage A — Dwelling .....		
Coverage B — Other structures .....		
Coverage C — Personal property .....		
Coverage D — Loss of use .....		
Additional coverages .....		
<b>5.4 Perils insured against.....</b>		
<b>5.5 Exclusions .....</b>		
<b>5.6 Conditions .....</b>		
<b>5.7 Selected endorsements .....</b>		
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).....		
<b>6.0 Commercial Package Policy (CPP) 10%</b>		
<b>6.1 Components of a commercial policy.....</b>		
Common policy declarations .....		
Common policy conditions .....		
Monoline versus package.....		
<b>6.2 Commercial property ('00).....</b>		
Commercial property conditions form.....		
Coverage forms.....		
Building and personal property .....		
Condominium association.....		
Condominium commercial unit-owners.....		
Builders risk .....		
Business income.....		

	Book pg.#	session #
	↓	↓
Extra expense .....	_____	_____
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) .....	_____	_____
<b>6.3 Commercial inland marine.....</b>	_____	_____
Nationwide marine definition .....	_____	_____
Commercial inland marine conditions form .....	_____	_____
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 .....	_____	_____
<b>6.4 Boiler and machinery ('01).....</b>	_____	_____
Equipment breakdown protection coverage form (BM 00 20) .....	_____	_____
Selected endorsements .....	_____	_____
Business income — Report of values (BM 15 31).....	_____	_____
Actual cash value (BM 99 59) .....	_____	_____
<b>6.5 Farm coverage ('98) .....</b>	_____	_____
Farm property coverage form .....	_____	_____
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 .....	_____	_____
<b>7.0 Businessowners ('97) Policy 15%</b>		
<b>7.1 Characteristics and purpose.....</b>	_____	_____
<b>7.2 Businessowners property coverage forms (standard and special) .....</b>	_____	_____
Coverage .....	_____	_____

	Book pg.#	session #
Causes of loss.....	↓	↓
Exclusions .....		
Limits of insurance .....		
Deductibles .....		
Loss conditions .....		
General conditions .....		
Optional coverages .....		
Definitions .....		
<b>7.3 Businessowners common policy conditions form .....</b>		
<b>7.4 Selected endorsements .....</b>		
Protective safeguards (BP 04 30).....		
Utility services — direct damage (BP 04 56) .....		
Utility services — time element (BP 04 57) .....		
<b>8.0 Other Coverages 5%</b>		
<b>8.1 National Flood Insurance Program .....</b>		
"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 .....		
<b>8.2 Ocean marine insurance .....</b>		
Major coverages.....		
Hull insurance .....		
Cargo insurance .....		
Freight insurance.....		
Implied warranties .....		
Perils .....		
General and particular average .....		
<b>8.3 Other policies.....</b>		
Aircraft hull .....		
Watercraft .....		
Difference in conditions.....		

Representative Representative

## PRELICENSING COURSE - BREAKDOWN OF COURSE HOURS BY SESSION

Session #	Instructional / Lecture / Quiz Hours	Self-Study Hours	Review Hours	Final Exam / Mid-Term Exam Hours	Total Hours
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.					
32.					
33.					
34.					
35.					
36.					
37.					
38.					
<b>TOTAL HOURS</b>					

Add across & Add down, total. Figures should agree or error is made in addition across or down

Provider logo and/or letterhead optional

(Sample Daily Sign-In Sheet)

Provider Name and Address  
 Life/Accident & Health Agents/Life Brokers Course

DAILY SIGN-IN SHEET

Date of Instruction	Print First, Middle and Last Name	Student Signature	Time In	Time Out	Meal Break/Sign In	Time In

Instructor Name: \_\_\_\_\_  
 (Print or Type Instructor Name)

Instructor Signature: \_\_\_\_\_

Instructor Telephone #: ( ) \_\_\_\_\_

Address of Instruction: \_\_\_\_\_

Instructor Email Address \_\_\_\_\_

\_\_\_\_\_

Provider logo and/or letterhead optional

(Sample Daily Sign-In Sheet)

Provider Name and Address  
 Property/Casualty Agents/P&C Brokers Course

DAILY SIGN-IN SHEET

Date of Instruction	Print First, Middle and Last Name	Student Signature	Time In	Time Out	Meal Break/Sign In	Time In

Instructor Name: \_\_\_\_\_  
 (Print or Type Instructor Name)

Instructor Signature: \_\_\_\_\_

Instructor Telephone #: ( ) \_\_\_\_\_

Address of Instruction: \_\_\_\_\_

Instructor Email Address \_\_\_\_\_

\_\_\_\_\_

(Sample Certificate)

(The school certificate must be on the Provider Organization's letterhead)

NAME OF PRELICENSING PROVIDER ORGANIZATION

\_\_\_\_\_  
number & street

\_\_\_\_\_  
city state zip code

School Code  
\_\_\_\_\_

This will certify that \_\_\_\_\_ has SUCCESSFULLY COMPLETED the following course (or courses) approved by the State of New York Department of Financial Services for training applicants to take the Life and/or Accident & Health examinations for an insurance agent's license under Section 2103(a) and/or Life Broker's license under Section 2104 of the Insurance Law which were taken at:

\_\_\_\_\_  
number & street

\_\_\_\_\_  
city state zip code

<u>Name and Catalog Number of Course (or Courses)</u>	<u>Date Began</u>	<u>Date Ended</u>	<u>Total Number of Hours</u>
---	-------------------	-------------------	------------------------------

\_\_\_\_\_  
Signature of Designated Person or other qualified person

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print or type name of Designated Person or other qualified person

\_\_\_\_\_  
Signature of Instructor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print or type name of Instructor

(Sample Certificate)

(The school certificate must be on the Provider Organization's letter head.)

NAME OF PRELICENSING PROVIDER ORGANIZATION

\_\_\_\_\_  
number & street

city \_\_\_\_\_ state \_\_\_\_\_ zip code \_\_\_\_\_

School Code  
\_\_\_\_\_

This will certify that \_\_\_\_\_ has SUCCESSFULLY COMPLETED the following course (or courses) approved by the State of New York Department of Financial Services for training applicants to take the Property & Casualty examinations for general insurance agent's license under Section 2103(b) and/or insurance broker's license under Section 2104 of the Insurance Law which were taken at:

\_\_\_\_\_  
number & street

city \_\_\_\_\_ state \_\_\_\_\_ zip code \_\_\_\_\_

<u>Name and Catalog Number of Course (or Courses)</u>	<u>Date Began</u>	<u>Date Ended</u>	<u>Total Number of Hours</u>
---	-------------------	-------------------	----------------------------------

\_\_\_\_\_  
Signature of Designated Person or  
other qualified person

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print or type name of Designated Person or  
other qualified person

\_\_\_\_\_  
Signature of Instructor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print or type name of Instructor

## Mandatory Prelicensing Course Announcements

Prior to the start of instruction of the first classroom session, the Prelicensing Instructor or Provider Designated Person or Provider onsite representative shall be required to read the following statements:

### 1) Display of Approval Documents

“Provider, Course and Instructor Approval Documents issued by the New York State Department of Financial Services are available for viewing by each attendee. The course approval document lists the specific class of license to which the course applies and references the statute mandating licensing candidates to successfully complete this course in order to qualify to take the State’s licensing exam.”

### 2) Class Decorum During the Instructional Period

"No conduct of any other business by any means whatsoever or the reading of newspapers or publications unrelated to the course may occur during the instructional period. All pagers and cell phones must be set so as to not disturb the class during class instruction".

### 3) Attendance Policy

“The NYS Department of Financial Services requires licensees to be in attendance for 100 percent of the approved class hours. Accordingly, candidates arriving late to class or returning late from meal breaks or scheduled breaks will be required to take make up sessions in order to satisfy course requirements. Providers are required to establish an attendance policy and maintain attendance records. Failure to enforce attendance rules or to maintain proper attendance records could result in disciplinary action against the Provider. Therefore, adherence to the Provider’s attendance requirements is mandatory.”

### 4) School Certificate

“A School Certificate will be issued to each candidate who satisfies the Provider’s attendance requirements and successfully passes the final exam for this course. The School Certificate will list the number of hours for this course, your dates of attendance and the date you successfully completed this course.

It will also list the Provider’s **School Code** number. This number will be requested by the testing vendor when you schedule your State licensing exam. Know and retain this number as it will be needed in order for you to complete your licensing application, once you have passed the State licensing exam.

This School Certificate is your evidence that you successfully completed the course and should be permanently retained in your personal records. In the event of an audit by the NYS Department of Financial Services you will be required to produce your School Certificate.”

### 4) Active License Period

“Once licensed, you are personally responsible for license renewal requirements stipulated by statute, including the completion of continuing education. You, the licensee, cannot delegate this responsibility to any other person or entity. Please be aware of the period during which your license is active and the expiration date of your license. You must successfully complete continuing education prior to the expiration date of your license to properly renew your license.”

NEW YORK STATE DEPARTMENT OF FINANCIAL  
SERVICES  
LICENSING SERVICES BUREAU  
Prelicensing Education Program  
One Commerce Plaza, Suite 2003  
Albany, New York 12257

FOR DEPARTMENT USE  
ONLY

Approval No \_\_\_\_\_

Ex. by \_\_\_\_\_

Appd Dt. \_\_\_\_\_

**STATEMENT OF EMPLOYER**  
**THIS FORM MUST BE COMPLETED BY THE EMPLOYER ONLY**

Name of Employer				Telephone Number (      )		
Business Address Number and Street (required)		PO Box (if any)	City		State	Zip Code
Name of Employee	Last	First	Middle	Date of Birth	Sex: M <input type="checkbox"/> F <input type="checkbox"/>	Social Security No.*
Address Number and Street (required)		PO Box (if any)	City		State	Zip Code

State in what line(s) of business the employee was employed, which constituted qualifying duties relating to the subject to be taught.

\_\_\_\_\_

Dates of employment with these duties:

From: \_\_\_\_\_ To: \_\_\_\_\_ Was employment full time?  Yes  No  
Mo./Day/Year Mo./Day/Year

During said period of time, the approximate annual salary or compensation paid him/her was \$ \_\_\_\_\_  
During said period, was payment made for unemployment insurance tax?  Yes  No

If answer is "No," give explanation: \_\_\_\_\_

\_\_\_\_\_

List qualifying duties of employee and the hours per day devoted to each duty:

Specific duties	Hours per day devoted to each duty

Under the penalty of perjury I affirm that I have completed this statement and the information set forth is true.

\_\_\_\_\_

Date
Signature of Employer
Print Name
Title

Note: If the employer is a corporation or company, this form must be signed by an officer or director.  
If the employer is a partnership, this form must be signed by a member of the partnership.

\*\*\* **PRIVACY NOTIFICATION** \*\*\*

Pursuant to Art. 1 Sect. 5 of the NYS Tax Law, it is mandatory that you report your Social Security No. and/or Employer Identification No. Your failure to respond may be reported to the Dept. of Tax and Finance. These tax identification numbers are being collected to enable Dept. of Tax and Finance to identify entities which are delinquent in or have understated their tax liabilities, and may be used for any purpose authorized by the Tax Law. They will be maintained by the Director, Licensing Services Bureau, NYS Dept of Financial Services., One Commerce Plaza, Albany, NY 12257, (518) 474-6630.

The NYS Department of Financial Services will, absent your written objection which must be attached to this application, provide these tax identification numbers to the National Association of Insurance Commissioners for inclusion in its Producer Database.