

Texas All Lines Adjuster



with

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THIS IS WHAT'S ON THE TEST. TOPIC BY TOPIC AND LINE BY LINE. THIS COMES STRAIGHT FROM THE DEPARTMENT OF INSURANCE.

ALL LINES ADJUSTER CONTENT OUTLINE

(150 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

All references are to General insurance texts and forms, unless otherwise noted

- I. **GENERAL PROPERTY AND CASUALTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....40%**
 - A. **Standard Fire Policy**
 - 1. Basic coverages, provisions, and clauses
 - 2. Limitations and restrictions
 - 3. Proof of loss
 - 4. Loss requirements and inventories
 - 5. Appraisal
 - 6. Replacement costs
 - B. **Auto liability**
 - 1. Personal
 - 2. Coverage
 - C. **Personal lines Homeowner coverage**
 - 1. Dwelling and contents
 - 2. Homeowners forms/coverages
 - a. Policy provisions
 - b. Replacement costs
 - c. Appraisal
 - d. Special limits of liability
 - e. Proof of loss
 - 3. General property forms
 - a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6
 - D. **Commercial lines coverage**
 - 1. Commercial property forms
 - a. Commercial property and buildings
 - b. Causes of loss
 - 2. Commercial Package Policy (CPP)
 - 3. Boiler and Machinery
 - a. Type of equipment
 - 4. Businessowners policy
 - 5. Cargo
 - 6. Commercial crime
 - E. **Inland Marine**
 - 1. Definitions
 - 2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - i. Installation floaters
 - c. Commercial inland marine
 - F. **Ocean Marine**
 - 1. Protection and Indemnity (P&I) coverage
 - 2. Collision ("running down") clause
 - 3. Average

- 4. General average
- 5. Particular average
- G. Additional coverages, exclusions, and extensions**

- 1. Business Interruption
- 2. Time Element
- 3. Law and Ordinance exclusion
- 4. Law and Ordinance coverage
- 5. Valuable Papers and records
- 6. Garagekeepers liability
- 7. Aviation
- 8. Umbrella
- 9. Yacht/Boatowners

H. Bonds and Professional Liability

- 1. Errors and Omissions

II. INSURANCE TERMS AND RELATED CONCEPTS.....40%

- A. Peril**
- B. Waiver/non-waiver agreement**
- C. Insurance, insurance contracts, and insurable interest**
- D. Estoppel**
- E. Proof of loss**
- F. Depreciation**
- G. Deductible**
- H. Liability/ limits of liability**
- I. Valued policy**
- J. Appraisal**
- K. Actual cash value, fair market value**
- L. Robbery**
- M. Burglary and theft**
- N. Agreed value**
- O. Replacement cost**
- P. Indemnity**
- Q. Damages**
- R. Subrogation**
- S. Other insurance**
 - 1. Primary and Excess
 - 2. Pro Rata
- T. Arbitration**
- U. Constructive total loss**
- V. Loss**
- W. Warranties**
- X. Salvage**
- Y. Risk**
- Z. Hazard**
- AA. Liberalization**
- BB. Binder**
- CC. Reservation of rights**
- DD. Policy Provisions**
 - 1. Declarations
 - 2. Insuring Agreement
 - 3. Conditions
 - 4. Exclusions
 - 5. Appraisal
- EE. Proximate cause**

- FF. Coinsurance**
- GG. Occurrence**
- HH. Cancellation**
- II. Nonrenewal**

III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING.....20%

All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted

A. Licensing requirements

Ref.: Ins. 4001.252, 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018

- 1. Adjuster
 - a. Designated Home State Adjuster
- 2. Exemptions/exceptions
- 3. Continuing education
- 4. License denial, renewal, expiration
- 5. License termination, revocation, suspension
- 6. Notification to Department of certain information
 - a. Change of address
 - b. Felony convictions
 - c. Administrative action taken against a license holder
- 7. Commissioner of Insurance

Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102

- a. General powers and duties
- b. Examination of records
- c. Investigation/hearing
- d. Penalties
- e. Cease and desist orders

B. Marketing practices

Ref.: Ins. 541.053, 542.001-.014, 542.051-061, 542.151-.154; TAC § 21.4, 21.201-.205

- 1. Unfair/Prohibited trade practices
 - a. Claims methods and practices
 - b. Misrepresentation
 - c. Defamation

C. Adjuster practices, responsibilities, and duties

Ref.: Ins. 4101.251; General insurance text

- 1. Functions of an Adjuster
- 2. Prohibited Conduct

D. Workers' Compensation

- 1. Definitions
 - Ref.: Texas Labor Code Secs. 401.011-.013*
 - a. Workers' Compensation insurance
 - b. Employer
 - c. Employee
 - d. Disability definitions
 - e. Maximum Medical Improvement
- 2. Who is covered
 - Ref.: Texas Labor Code Sec. 406.091*
- 3. Obtaining coverage (Employer)

Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033

4. Employer election

Ref.: Texas Labor Code Sec. 406.003

5. Average weekly wage

Ref.: Texas Labor Code Secs. 408.041-.047

6. Waiting period

Ref.: Texas Labor Code Secs. 408.082

7. Compensable injuries

Ref.: Texas Labor Code Secs. 401.011, 406.032, 408.181

8. Benefits

Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024

a. medical

b. income

c. temporary income

d. rehabilitation

e. death and burial

9. Subsequent Injury Fund

Ref.: Texas Labor Code Sec. 403.007