

Texas Public Adjuster



with

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**THIS IS WHAT'S ON THE TEST.
STRAIGHT FROM THE DEPARTMENT OF
INSURANCE AND UPDATED FOR THE
2024-2025 EXAM PERIOD.**

PUBLIC INSURANCE ADJUSTER CONTENT OUTLINE

(100 scoreable questions)

This examination will test topics listed on the following content outline and is composed of one hundred (100) four-option, multiple choice questions.

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

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO PUBLIC INSURANCE ADJUSTERS

A. Standard fire policy

Ref.: 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. Personal lines 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

C. 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

D. Inland Marine

1. Definitions
2. Policies
 - a. Personal floaters
 - b. Commercial floaters
 - i. Installation floaters
 - c. Commercial inland marine

E. Ocean Marine

1. Protection and Indemnity (P&I) clause
2. Collision ("running down") clause
3. Average
4. General average
5. Particular average

F. 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
10. Coinsurance

G. Bonds and Professional Liability

1. Errors and Omissions

II. INSURANCE TERMS AND RELATED CONCEPTS

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. Salvage

X. Risk

Y. Hazard

Z. Liberalization

AA. Binder

BB. Reservation of rights

CC. Proximate cause

DD. Coinsurance

EE. Occurrence

FF. Cancellation

GG. Nonrenewal

III. POLICY PROVISIONS

A. Declarations

B. Insuring Agreement

C. Conditions

D. Exclusions

E. Appraisal

IV. TEXAS STATUTES AND RULES PERTINENT TO PUBLIC INSURANCE ADJUSTING

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

A. Commissioner of Insurance

Ref.: Ins. 4101.052-.055, 4101.057, 4101.203-.204, 4102.001, 4102.110; TAC § 19.601

1. General powers and duties
2. Examination of records
3. Investigation/hearing
4. Penalties
5. Cease and desist orders

B. Licensing requirements

Ref.: Ins. 4001.252, 4102-.001, .002, 4102.051, 4102.064, 4102.101-.103, 4102.109, 4102.152, 4102.201, 4103.156; TAC § 19.1001-.016; TAC §19.701-713

1. Public Insurance 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

C. Marketing practices

Ref.: Ins. 541.051, 541.062, 542.001-.014; TAC § 21.201-.205, 21.4

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

D. Public Insurance Adjuster practices, responsibilities, and duties

Ref. Ins. 4102.005, .151, .163; TAC § 19.708, 19.713; General insurance text

1. Unauthorized practice of law
2. Disclosures
3. Consumer rights
4. Ethics