

TOPICS COVERED IN THE CALIFORNIA INDEPENDENT ADJUSTER LICENSE COURSE

www.insurance-schools.com

Insurance Basics & California Insurance Regulation:

- Insurance Fundamentals; Contract Basics & Policy Structure
- Property Insurance Concepts
- Liability Insurance Concepts
- The California Insurance Adjuster Act

Dwelling & Homeowners Policy Concepts:

- The Dwelling Policy
- Homeowners Policy Definitions
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Homeowners Endorsements
- The Personal Liability Supplement / Personal Umbrella Policies

Commercial Property Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Businessowners Policy – Property Coverages
- Equipment Breakdown Policies

Personal & Commercial Automobile Policies:

- Personal Automobile Policy Definitions; Provisions; Conditions; Duties of the Insured; and Endorsements
- Personal Automobile Liability Coverage
- Medical Payments Coverage
- Uninsured/Underinsured Motorist Coverage
- Physical Damage Coverage
- Commercial Automobile Policies

Commercial Package & Liability Policies:

- Commercial Package Policies
- Commercial General Liability Policies
- The Businessowners Policy – Liability Coverages

Workers' Compensation:

- Standard Workers' Compensation Policy Concepts
- California Workers' Compensation Benefits & Identifying Limits
- Workers' Compensation Endorsements

Other Coverages:

- Commercial Inland Marine
- Ocean Marine
- Crime & Fidelity Bonding
- Surety Bonding
- Farm Insurance
- Commercial Umbrella & Excess Liability Policies
- The National Flood Insurance Program
- Pet Insurance

The Claims Adjustment Process:

- Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim
- The Special Investigative Unit (SIU)
- Fair Claims Settlement Practices Regulations