

TOPICS COVERED IN THE CALIFORNIA INDEPENDENT ADJUSTER LICENSE COURSE

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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
- Commercial General Liability
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Policies
- Equipment Breakdown Policies

Personal & Commercial Automobile Policies:

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

- Physical Damage Coverage
- Commercial Automobile Policies

Commercial & Businessowners Policies

- Components of Commercial Package Policies
- Commercial Property Policies
- Commercial General Liability
- Equipment Breakdown
- The Businessowners Policy

Workers Compensation

- Workers Compensation Policies including Employers Liability
- 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

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