

TOPICS COVERED IN THE HAWAII ADJUSTER LICENSE COURSE

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Product Knowledge, Terms and Concepts & Hawaii Regulations:

- Insurance Fundamentals
- Insurance Companies
- Property Insurance Concepts
- Hawaii Property Insurance Laws & Regulations
- Liability Insurance Concepts
- The Hawaii Insurance Commissioner's Duties & Powers
- Hawaii Adjuster Licensing

Personal Lines Insurance

- Dwelling Policy Forms
- Homeowners Policies & Endorsements
- The Standard Fire Policy and Hawaii Regulations
- The Personal Liability Supplement & Umbrella Coverage
- Personal Inland Marine (Floaters)
- Personal Watercraft/Boatowners/Yacht Insurance
- Flood Insurance

Personal & Commercial Automobile Policies & Hawaii Auto Laws:

- The Personal Automobile Policy
- Commercial Automobile Policies: The Business Auto Policy; Garage & Garagekeepers
- Hawaii Automobile Laws & Regulations

Commercial Lines Insurance

- Commercial Package Policies
- Commercial Property Insurance
- Equipment Breakdown (Boiler & Machinery)
- Commercial General Liability Insurance

- Professional Liability Policies
- Commercial Umbrella & Excess Lines Coverage
- The Businessowners Policy
- Crime & Fidelity Coverage
- Commercial Inland Marine
- Ocean Marine

Workers Compensation Insurance

- Workers Compensation Policies & Coverages

The Claims Adjustment Process:

- Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim
- Adjusting Workers Compensation Claims

Hawaii Unfair Practices; State & Federal Regulations

- Unfair Claim Settlement & Marketing/Trade Practices
- Hawaii Unfair Practices Laws & Regulations
- The Fair Credit Reporting Act
- The Insurance Fraud & False Statements Regulation & 1033 Waiver