

TOPICS COVERED IN THE ILLINOIS PUBLIC ADJUSTER COURSE

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Property & Casualty Insurance Terms and Related Concepts:

- Insurance Fundamentals
- Property Insurance Concepts

The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:

- The Standard Fire Policy
- Dwelling Policy
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Mine Subsidence
- Personal Inland Marine (Personal Property Floaters)

Commercial Property Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Policies
- Equipment Breakdown Policies (Boiler & Machinery)

The Claims Adjustment Process:

- Proof of Loss/Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim

Other Coverages:

- Bonding & Surety
- Flood Insurance

Building & Electrical Techniques:

- Types of Contractors
- Concrete
- Framing
- Flooring
- Roofing
- Windows
- Electrical Systems
- Interior Construction

Illinois Statutes & Rules Pertinent to Public Adjusting

- Regulation and Licensing of Public Adjusters
- Public Adjuster Practices, Responsibilities, & Duties
- Unfair Claims Settlement & Trade Practices
- Regulation of Property & Casualty Insurance
- The Illinois Insurance Guaranty Fund