

TOPICS COVERED IN THE LOUISIANA PROPERTY & CASUALTY ADJUSTER (204) COURSE

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Property & Casualty Insurance Terms and Concepts:

- Insurance Fundamentals & Louisiana Statutes and Regulations Pertinent to Adjusters
- Property Insurance Concepts
- Liability Insurance Concepts
- State & Federal Regulations
 - The Federal Fraud and False Statements Act (1033 & 1034)
 - The Gramm-Leach-Bliley Act
 - The National Flood Insurance Program (NFIP)
 - The Terrorism Risk Insurance Act
- Louisiana Claim Settlement Laws & Regulations

The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:

- The Louisiana Standard Fire Policy & Valued Policy Law
- Dwelling Policy & Endorsements
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Homeowners Endorsements
- Mobile Home Policy

Personal & Commercial Automobile Policies & LA Laws

- The Personal Automobile Policy
- Personal Auto Policy Endorsements
- Commercial Automobile Insurance including the Motor Carrier Act (MSC-90 and others)
- Louisiana Automobile Laws & Regulations

Commercial Lines Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Equipment Breakdown Policies (Boiler & Machinery)
- Commercial Inland Marine
- Farm Property Insurance & The Farmowners/Ranchowners Policy
- Commercial General Liability

Other Coverages:

- Louisiana Residual Markets
 - Louisiana Citizens Property Insurance Corporation
 - FAIR and Coastal Plans
- Ocean Marine, Railroad, and Airplane Coverages

The Claims Adjustment Process:

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