

TOPICS COVERED IN THE MICHIGAN INDEPENDENT ADJUSTER (I6-7I) COURSE

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Michigan Insurance Fundamentals & Adjuster Regulation:

- Insurance Fundamentals
- Michigan Adjuster Licensing Requirements
- Michigan License Maintenance & Duration and Disciplinary Actions
- Property Insurance Concepts
- Liability Insurance Concepts

Michigan Unfair Claim Settlement & Prohibited Practices:

- The NAIC Unfair Claim Settlement Practices
- Michigan Unfair Practices
- Gramm-Leach-Bliley Act & The Michigan Consumer Privacy Regulation

The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:

- The Standard Fire Policy
- The Michigan Fire Policy Standard Policy Provisions
- Dwelling Policy & Endorsements
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Michigan Homeowners Special Provisions & Other Endorsements
- The Personal Liability Supplement / Personal Umbrella 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 Policy Definitions; Provisions; Conditions; Duties of the Insured; and Endorsements
- Commercial Automobile Policy Liability
- Garagekeepers Liability
- Michigan Automobile Laws & Regulations

Commercial Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- The Commercial General Liability Policy
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Policies
- Farm Policies
- Commercial Crime & Fidelity Bonding
- Commercial Umbrella & Excess Lines

The Claims Adjustment Process:

- Role of the Adjuster
- Claim Reporting
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes (Alternative Dispute Resolution)
- Finalization of Claim