

# **TOPICS COVERED IN THE MICHIGAN INDEPENDENT ADJUSTER WITH WORKERS COMPENSATION AUTHORITY (16-72) 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

### **Workers Compensation Insurance:**

- The Workers' Compensation and Employer's Liability Insurance Policy
- Federal Workers' Compensation Laws
- The Michigan Workers' Disability Compensation Act

### **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