

TOPICS COVERED IN THE NEW HAMPSHIRE PROPERTY & CASUALTY ADJUSTER LICENSE COURSE

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New Hampshire Insurance Fundamentals, Laws, Rules & Regulations

- Insurance Fundamentals
- New Hampshire Adjuster Licensing; Maintenance & Duration; Disciplinary Actions
- Property Insurance Concepts
- Liability Insurance Concepts
- New Hampshire Required Policy Provisions: Valued Policy Law; New Hampshire Insurance Guaranty Association; Residential & Commercial Cancellation, Refusal to Write & Refusal to Renew Property & Liability Policies

The Standard Fire Policy:

- The 1943 New York Standard Fire Policy; Property Covered & Excluded; Covered Perils; Types of Losses Covered & Excluded
- The Standard Fire Policy Limits to Recovery; Insured's Duties; Conditions; Extended Coverage Perils (EC Perils); and Exclusions
- The New Hampshire Standard Fire Policy and Required Provisions

Dwelling Policies:

- Dwelling Forms & Perils
- Property Coverages
- Exclusion, Conditions & Endorsements

Homeowners Insurance Policy Concepts:

- Homeowners Forms
- Definitions
- Homeowners Section I – Property Coverages
- Homeowners Section II – Liability Coverages
- Perils, Exclusions & Conditions

- New Hampshire Specific Endorsements
- The Personal Liability Supplement / Personal Umbrella Policies

Personal & Commercial Automobile Liability Policies:

- Personal Automobile Policies & Endorsements
- Commercial Automobile Policies & Endorsements
- New Hampshire Specific Automobile Laws & Regulations

Commercial Insurance:

- Commercial Package Policies & Commercial Property Insurance
- Commercial Inland Marine
- Equipment Breakdown Insurance
- Commercial General Liability
- The Businessowners Policy & Endorsements
- Commercial Crime Insurance
- Farm Insurance

The Claims Adjustment Process:

- Role of the Adjuster
- Claim Investigation & Reporting
- Adjusting Property Losses
- Adjusting Liability Losses
- Dealing with Coverage Disputes
- Claim Settlement Procedures
- Subrogation Procedures
- Alternative Dispute Resolution (ADRs)

New Hampshire Claim Settlement Laws & Prohibited Practices; State & Federal Regulations

- The NAIC Unfair Claim Settlement Practices
- New Hampshire Claim Settlement Laws & Regulations
- Insurance Fraud & False Statements Regulation (18 USC 1033, 1034)
- Federal Terrorism Risk Insurance Program