

TOPICS COVERED IN THE NEW YORK INDEPENDENT AUTOMOBILE ADJUSTER (17-66) LICENSE COURSE

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General Insurance Concepts & New York Adjuster Licensing Requirements:

- Insurance Fundamentals
- Property Insurance Concepts
- Liability Insurance Concepts
- New York Adjuster Licensing Requirements

New York Unfair Claim Settlement & Prohibited Practices; State & Federal Regulations:

- The NAIC Unfair Claim Settlement Practices
- New York Claim Settlement Laws & Regulations
- Gramm-Leach-Bliley & New York Consumer Privacy Regulations
- The Federal Fraud and False Statements Regulation and Waiver (18 USC 1033 & 1034 with 1033 waiver)
- The Terrorism Risk Insurance Act of 2002 and Extension Act of 2015
- The New York Cybersecurity Regulation for Financial Services Companies

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
- New York Automobile Laws & Regulations
- New York Specific Endorsements
- Vehicle Parts & Construction
- Determining Value & Loss in Automobile Physical Damage Claims

The Claims Adjustment Process:

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