

# **TOPICS COVERED IN THE NEW YORK INDEPENDENT CASUALTY ADJUSTER (17-65) LICENSE COURSE**

[www.insurance-schools.com](http://www.insurance-schools.com)

---

## **General Insurance Concepts & New York Adjuster Licensing Requirements:**

- Insurance Fundamentals
- 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

## **Homeowners Policy Concepts:**

- Homeowners Forms
- Homeowners Section II – Liability
- The New York specific endorsements
- The Personal Liability Supplement / Personal Umbrella Policies
- Personal Watercraft Insurance

## **Commercial Liability Policies:**

- Commercial Package Policies
- Commercial General Liability
- The Businessowners Policy
- Commercial Inland Marine Policies
- Ocean Marine Policies
- Equipment Breakdown 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
- New York Automobile Laws & Regulations
- New York Specific Endorsements

## **Workers Compensation**

- Workers Compensation Policies
- New York Workers Compensation Regulations
- Adjusting Workers Compensation Claims

## **The Claims Adjustment Process:**

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

## **Other Coverages:**

- Farm Liability Coverage
- Professional Liability (Director's & Officers; others)