

TOPICS COVERED IN THE NEW YORK INDEPENDENT GENERAL ADJUSTER (17-70) 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

Dwelling & Homeowners Policy Concepts:

- The Standard Fire Policy
- Dwelling Policy
- Homeowners Section I – Property
- Homeowners Section II – Liability
- The New York specific endorsements
- The Personal Liability Supplement / Personal Umbrella Policies

Commercial Property Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- 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
- Vehicle Parts & Construction
- Determining Value & Loss in Automobile Physical Damage Claims

Workers Compensation

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

Health Insurance

- Health Insurance Basics
- Adjusting Health Insurance Claims
- Understanding the Language of Medical Reports

The Claims Adjustment Process:

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

Other Coverages:

- Personal Watercraft
- Aviation
- Bonding & Surety
- Commercial Umbrella & Excess Lines
- Farm Insurance
- Crop Insurance
- Professional Liability (Director's & Officers; others)