

**TOPICS COVERED IN THE  
NEW YORK INDEPENDENT AUTO DAMAGE  
& THEFT APPRAISAL ADJUSTER (17-71)  
LICENSE COURSE**

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**Insurance Basics, Regulation & New York  
Appraiser Adjuster Licensing Requirements:**

- Insurance & Property Insurance Fundamentals: Insurable Interest; Causes of Loss; Direct & Indirect (Consequential) Loss; Loss Valuation: ACV; Replacement Cost (Guaranteed; Functional)
- New York Independent Auto Damage & Theft Appraiser Adjuster Licensing Requirements
- License Maintenance, Duration & Disciplinary Actions

**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

**Appraising Auto Physical Damage Claims:**

- Role of the Appraiser
- Duties of the Insured After a Loss
- Determining Value & Loss in Auto Physical Damage Claims
- Vehicle Inspection
- Vehicle Parts & Construction
- Auto Arson & Fraud