

TOPICS COVERED IN THE OREGON GENERAL LINES ADJUSTER (12-07) LICENSE COURSE

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General Insurance Concepts; Guaranty Association; Statutory Policy Provisions; The Director's Authority; & Oregon Adjuster Licensing Requirements:

- Insurance Fundamentals
- Property Insurance Concepts
- Liability Insurance Concepts
- The Oregon Insurance Guaranty Association
- Oregon Statutory Policy Provisions
- Oregon Surplus Lines Regulations
- Director's Authority
- Oregon Adjuster Licensing Requirements
- Disciplinary Actions

Oregon Unfair Claim Settlement & Prohibited Practices; State & Federal Regulations:

- The NAIC Unfair Claim Settlement Practices
- Oregon Claim Settlement Laws & Regulations
- The Fair Credit Reporting Act
- The Federal Fraud and False Statements Regulation and Waiver (18 USC 1033 & 1034 with 1033 waiver)

Dwelling & Homeowners Policy Concepts:

- Dwelling Policy
- Homeowners Section I – Property
- Homeowners Section II – Liability
- The Oregon Special Provisions endorsements and Others
- The Personal Liability Supplement / Personal Umbrella Policies
- Personal Watercraft & the Boatowners Policy

Oregon General Lines Adjuster Course Topic Outline - 1

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
- Commercial Carrier Regulations
- Oregon Automobile Laws & Regulations
- Oregon Specific Endorsements

Commercial Property Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial General Liability
- The Businessowners Policy
- Commercial Crime
- Commercial Inland Marine Policies
- Ocean Marine Insurance
- Equipment Breakdown Policies
- Commercial Umbrella & Excess Liability Policies
- Professional & Specialty Liability Insurance
- Farm Insurance

Workers Compensation

- Workers Compensation Policies
- Oregon Workers Compensation Regulations
- Adjusting Workers Compensation Claims

Other Coverages and Options

- Surety Bonding
- Aviation Insurance
- The National Flood Insurance Program

The Claims Adjustment Process:

- Role of the Adjuster
- Claim Reporting
- Adjusting Property Claims
- Adjusting Liability Claims
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim