

# **TOPICS COVERED IN THE PENNSYLVANIA PUBLIC ADJUSTER LICENSE COURSE**

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## **General Insurance Concepts; Property & Casualty Insurance Basics; and Pennsylvania Insurance Regulation**

- Insurance Fundamentals
- Insurance Companies
- Property Insurance Concepts
- Liability Insurance Concepts
- Licensing of Pennsylvania Public Adjusters; Qualifications/Bond; Licensing Maintenance & Duration; Disciplinary Actions

## **Personal Lines Property Insurance**

- The Standard Fire Policy
- The Dwelling Policy & Endorsements
- The Homeowners Policies & Endorsements
- Personal Inland Marine (Floaters)
- Personal Watercraft/Boatowners Policies
- Pennsylvania Laws & Regulations Pertaining to Property Insurance Policies

## **Commercial Lines Property Insurance**

- Commercial Package Policies
- Commercial Property Insurance
- Equipment Breakdown (Boiler & Machinery)
- The Businessowners Policy
- Farm Property Insurance
- Commercial Inland Marine
- Ocean Marine

## **Other Types of Insurance Policies**

- Flood Insurance

- Crop Insurance
- Aircraft Hull Policies

### **The Claims Adjustment Process:**

- Role of the Adjuster
- Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim
- Adjusting Workers Compensation Claims

### **Pennsylvania Unfair Practices; State & Federal Regulations**

- Unfair Claim Settlement & Marketing/Trade Practices
- Pennsylvania Unfair Practices Laws & Regulations
- The Insurance Fraud & False Statements Regulation & 1033 Waiver
- The Gramm-Leach-Bliley Act
- The Federal Terrorism Risk Insurance Program