

# TOPICS COVERED IN THE RHODE ISLAND ADJUSTER COURSE

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## **Property & Casualty Insurance Terms, Concepts & Contract Basics:**

- Insurance Fundamentals & Rhode Island Statutes and Regulations Pertinent to Adjusters (Powers & Duties of the Commissioner; Disciplinary Actions; Adjuster Licensing & Conduct)
- Property Insurance Concepts
- Liability Insurance Concepts

## **The Standard Fire Policy; Dwelling & Homeowners Policy Concepts:**

- Homeowners Insurance
- Personal Watercraft & Yacht Coverage
- Personal Inland Marine (Floaters)
- Personal Liability Supplement & Personal Umbrella

## **Personal & Commercial Automobile Policies & Rhode Island Automobile Laws**

- The Personal Automobile Policy
- Commercial Automobile Insurance (Business Auto/Garage Policy)
- Rhode Island Automobile Laws & Regulations

## **Commercial Lines Policies:**

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial General Liability Insurance
- Commercial Umbrella & Excess Lines Coverage
- Commercial Inland Marine Policies

## **The Claims Adjustment Process:**

- Proof of Loss/Claim Notification Process
- Investigation & Evaluation of Loss / Claim Information
- Remedies for Disputes
- Finalization of Claim
- Regulation of Property & Casualty Insurance