

TOPICS COVERED IN THE UTAH PROPERTY & CASUALTY ADJUSTER (SERIES 17-11) COURSE

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General Insurance Concepts / Property & Casualty Insurance Basics - 26 questions on the state exam from these topics:

- Insurance Fundamentals
- Property Insurance Concepts
- Liability Insurance Concepts

Dwelling & Homeowners Policy Concepts - 13 questions on the state exam from these topics:

- Dwelling Policy & Endorsements
- Homeowners Section I – Property
- Homeowners Section II – Liability
- Homeowners Policy Endorsements
- The Personal Liability Supplement / Personal Umbrella Policies

Commercial Property Policies - 7 questions on the state exam from these topics:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial Inland Marine Policies
- Equipment Breakdown Policies
- Farm Property Insurance

The Personal Automobile Policy - 6 questions on the state exam from these topics:

- 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

The Commercial Automobile Policy - 5 questions on the state exam from these topics:

- Commercial Automobile Policy Definitions; Provisions; Conditions; Duties of the Insured; and Endorsements
- Commercial Automobile Policy Liability
- Physical Damage Coverage
- Other Commercial Automobile forms (Motor Carrier, Auto Dealers, etc.)

The Commercial General Liability Policy - 6 questions on the state exam from these topics:

- Commercial General Liability Coverages
- Occurrence vs. Claims-Made
- Claims-Made Features
- Commercial General Liability Exposures

Other Types of Insurance Policies – 4 questions on the state exam from these topics:

- Purpose and General Characteristics of Umbrella Policies
- Purpose and General Characteristics of Businessowners Policy
- Farmowners/Ranchowners Policy
- Mobile Home Policy

The Adjustment Process – 11 questions on the state exam from these topics:

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

The Utah Adjuster Licensing Process, Disciplinary Actions, Unfair Practices & Federal Regulations – 22 questions on the state exam from these topics:

- Utah Adjuster Licensing Requirements
- Adjuster License Maintenance and Duration
- Disciplinary Actions Imposed on Licensees
- Unfair Claim Settlement Practices
- The Federal Fraud and False Statements Regulation (18 USC Sections 1033 and 1034)
- The Gramm-Leach-Bliley Act
- The National Flood Insurance Program
- The Terrorism Risk Insurance Act