

TOPICS COVERED IN THE WEST VIRGINIA PROPERTY & CASUALTY AGENT/PRODUCER COURSE

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Property & Casualty Insurance Terms, Concepts & Contract Basics:

- Insurance Fundamentals & West Virginia Statutes and Regulations Pertinent to Property & Casualty Insurance (Powers & Duties of the Commissioner; Disciplinary Actions and Penalties; Agent/Producer Licensing Requirements, Maintenance & Duration)
- Insurance Companies & West Virginia Regulation of Insurers
- Property Insurance Concepts & West Virginia Property Insurance Laws
- Liability Insurance Concepts & West Virginia Liability (Casualty) Laws

West Virginia Unfair Trade & Marketing Practices & Federal Regulations

- Unfair Claims Methods & Practices
- Unfair & Prohibited Acts
- The Fair Credit Reporting Act
- The Gramm-Leach-Bliley Act
- The Terrorism Risk Insurance Act & Extension Act

Dwelling & Homeowners Policy Concepts (Property & Liability):

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

Personal & Commercial Automobile Policies and Endorsements With West Virginia Automobile Laws

- The Personal Automobile Policy
- Commercial Automobile Insurance (Business Auto/Garage Policy)
- The West Virginia Automobile Policy Statutes
- The West Virginia Automobile Insurance Plan

Commercial Lines Policies:

- Commercial Package Policies / Components
- Commercial Property Forms & Endorsements
- Commercial General Liability Insurance
- The Businessowners Policy
- Boiler & Machinery (Equipment Breakdown)
- Commercial Inland Marine
- Professional & Specialty Liability
- Commercial Umbrella & Excess Lines Coverage
- Crime & Fidelity Bonding
- Surety Bonding

Other Coverages:

- Farm Insurance
- Flood Insurance
- Workers Compensation