| Michigan Independent Adjuster without Workers' Compensation Authority Series 16-71 | | |
|--|------------|------------|
| 100 Items - 2 Hours | | |
| 70% (70 Correct to Pass) | Percentage | # of Items |
| Insurance Regulation 5% (5 items) | 5% | 5 |
| Adjuster Regulation | | |
| Maintenance and Duration | | |
| Change of Name and Address (500.1206(5), .1238(1)) | | |
| Disciplinary Actions | | |
| Suspension, Revocation, Refusal to Issue or Renew (500.1242, .1244, .2029, .2043) Penalties and Fines (500.1242, .1244, .2038, .2040, .2064, .2069) | | |
| Penalues and Filles (500.1242, .1244, .2056, .2040, .2004, .2005) | | |
| Unfair and Prohibited Insurance Trade Practices (500.1239, .1242, .1244, .2003, .20062014, .20162021, .2026, .2029, .2059, .2062) | | |
| Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218) | | |
| Deception (500.2007, .2009; 600.2911) Boycott, Coercion, and Intimidation (500.2012) | | |
| Unfair Discrimination (500.2019, .2020, .2027, .2082) | | |
| Insurance Fraud Regulation (500.2013, .2020, .2027, .2022) | | |
| Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551560) | | |
| License Requirements (500.1200, .1222, .1224 338.4147) | | |
| Claim Settlement Laws and Regulations (500.2006, .2026, .2227, .2845) | | |
| Insurance Basics 22% (22 items) | 22% | 22 |
| Contract Basics | | |
| Elements of a Legal Contract | | |
| Offer and Acceptance | | |
| Consideration | | |
| Competent Parties | | |
| Legal Purpose | | |
| Legal Interpretations affecting Contracts | | |
| Utmost Good Faith | | |
| Representations/Misrepresentations | | |
| Fraud | | |
| Waiver and Estoppel | | |
| Insurance Principles and Concepts | | |
| Insurable Interest | | |
| Hazards | | |
| Physical Moral | | |
| Morale | | |
| Negligence | | |
| Elements of a Negligent Act | | |
| Damages | | |
| Compensatory - Special versus General | | |
| Punitive | | |
| Absolute Liability | | |
| Strict Liability | | |
| Vicarious Liability | | |
| Causes of Loss (Perils) | | |
| Named Perils versus Special (Open) Perils | | |
| Direct Loss | | |
| Consequential or Indirect Loss | | |
| Blanket versus Specific Insurance | | |
| Basic Types of Construction | | |
| Loss Valuation | | |
| Actual Cash Value | | |
| Replacement Cost | + | |
| Functional Replacement Cost | | |
| Market Value/Repair Cost | | |
| Agreed Value | | |
| Stated Amount | | |
| Valued Policy Policy Structure | | |
| Policy Structure Declarations | | |
| Declarations | | |
| | | |
| Insuring Agreement or Clause Additional/Supplementary Coverage | | |
| Additional/Supplementary Coverage | | |
| Exclusions | + | |
| Endorsements | - | |

| Coverage A - DwellingImage: Coverage B - Other StructuresImage: Coverage B - Other StructuresCoverage B - Other StructuresImage: Coverage D - Fair Rental ValueImage: Coverage D - Coverage D | Michigan Independent Adjuster without Workers' Compensation Authority | | |
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| Conditions Image: Conditions Selected Endorsements Image: Conditions Special Provisions - Michigan Image: Conditions Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Image: Conditions Permitted Incidental Occupancies - Residence Image: Conditions Earthquake Image: Conditions | | | |
| ielected Endorsements Image: Comparison of the system | | | |
| Special Provisions - Michigan | | | |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage | | | |
| Permitted Incidental Occupancies - Residence | | | |
| Earthquake | | | |
| Scheduled Personal Property | | | |
| | Scheduled Personal Property | | |

| Michigan Independent Adjuster without Workers' Compensation Authority | | |
|---|------------|------------|
| Series 16-71 | | |
| 100 Items - 2 Hours | | |
| 70% (70 Correct to Pass) | Percentage | # of Items |
| Personal Property Replacement Cost | | |
| Business Pursuits | | |
| Watercraft | | |
| Automobile Insurance 17% (17 items) | 17% | 17 |
| Laws | | |
| Michigan Motor Vehicle Financial Responsibility Law | | |
| Required Limits of Liability (RL 257.518b) | | |
| Required Proof of Insurance (RL 257.328) Michigan Automobile Insurance Placement Facility (500.3301) | | |
| | | |
| No-Fault Automobile Coverage (500.3101) Personal Injury Protection (500.3107) | | |
| Property Protection (500.3121) | | |
| Uninsured/Underinsured Motorist (Reg 500.1502) | | |
| Definitions | | |
| Bodily Injury | | |
| UM/UIM Rejection | | |
| Rental Vehicle Coverage | | |
| Aftermarket Crash Parts Regulation (RL 257.13611364) | | |
| Personal Automobile | | |
| Definitions | | |
| Liability Coverage | | |
| Bodily Injury and Property Damage | | |
| Supplementary Payments | | |
| Exclusions | | |
| Medical Payments Coverage | | |
| Uninsured/Underinsured Motorists Coverage | | |
| Coverage for Damage to your Automobile | | |
| Collision | | |
| Other Than Collision | | |
| Deductibles | | |
| Transportation Expense | | |
| Duties After an Accident or Loss | | |
| General Provisions | | |
| Selected Endorsements | | |
| Amendment of Policy Provisions - Michigan | | |
| Towing and Labor Costs | | |
| Miscellaneous Type Vehicle | | |
| Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use - Michigan (Bulletin No. 96-02) | | |
| Personal Injury Protection Coverage - Michigan (500.3107, .3108) | | |
| Property Protection Coverage - Michigan (500.3121) | | |
| Commercial Automobile | | |
| Commercial Automobile Coverage Forms | | |
| Business Automobile | | |
| Garage | | |
| Business Automobile Physical Damage | | |
| Truckers | | |
| Motor Carrier | | |
| Coverage Form Sections | | |
| Covered Automobiles | | |
| Liability Coverage | | |
| Garagekeepers Coverage | | |
| Physical Damage Coverage | | |
| Exclusions | | |
| Conditions | | |
| Definitions | | |
| Selected Endorsements | | |
| Lessor - Additional Insured and Loss Payee | | |
| Mobile Equipment | | |
| Michigan Personal Injury Protection | | |
| Drive Other Car Coverage | | |
| Individual Named Insured | | |
| Michigan Property Protection Coverage | | |
| Commercial Package Policy (CPP) 5% (5 items) | 5% | 5 |
| Components of a Commercial Policy | | |
| Common Policy Declarations | | |

| Michigan Independent Adjuster without Workers' Compensation Authority | | |
|---|------------|------------|
| Series 16-71 | | |
| 100 Items - 2 Hours | . . | |
| 70% (70 Correct to Pass) | Percentage | # of Items |
| Common Policy Conditions Interline Endorsements | | |
| One or More Coverage Parts | | |
| Commercial Property | | |
| Commercial Property Conditions Form | | |
| Coverage Forms | | |
| Building and Personal Property | | |
| Condominium Association | | |
| Condominium Commercial Unit-Owners | | |
| Builders Risk | | |
| Business Income | | |
| Legal Liability | | |
| Extra Expense | | |
| Causes of Loss Forms | | |
| Basic | | |
| Broad | | |
| Special | | |
| Selected Endorsements Ordinance or Law | | |
| | | |
| Spoilage Peak Season Limit of Insurance | | |
| Value Reporting Form | | |
| Commercial Inland Marine | | |
| Nationwide Marine Definition | | |
| Commercial Inland Marine Conditions Form | | |
| Inland Marine Coverage Forms | | |
| Accounts Receivable | | |
| Bailee's Customer | | |
| Commercial Articles | | |
| Contractors Equipment Floater | | |
| Electronic Data Processing | | |
| Equipment Dealers | | |
| Installation Floater | | |
| Jewelers Block | | |
| Signs | | |
| Valuable Papers and Records | | |
| Transportation Coverages | | |
| Common Carrier Cargo Liability | | |
| Motor Truck Cargo Forms | | |
| Transit Coverage Forms | | |
| Commercial General Liability | | |
| Commercial General Liability Coverage Forms | | |
| Bodily Injury and Property Damage Liability | | |
| Personal and Advertising Injury Liability Medical Payments | | |
| Exclusions | | |
| Supplementary Payments | | |
| Limits of Insurance | | |
| Conditions | | |
| Definitions | | |
| Occurrence versus Claims-Made | | |
| Claims-Made Features | | |
| Trigger | | |
| Retroactive Date | | |
| Extended Reporting Periods - Basic versus Supplemental | | |
| Claim Information | | |
| Premises and Operations | | |
| Farm Coverage | | |
| Farm Property Coverage Form | | |
| Coverage A - Dwellings | | |
| Coverage B - Other Private Structures | | |
| Coverage C - Household Personal Property | | |
| Coverage D - Loss of Use | | |
| Coverage E - Scheduled Farm Personal Property | | |
| Coverage F - Unscheduled Farm Personal Property | | |

| Michigan Independent Adjuster without Workers' Compensation Authority | | |
|--|------------|------------|
| Series 16-71 | | |
| 100 Items - 2 Hours | Dercentage | # of Itoms |
| 70% (70 Correct to Pass) | Percentage | # of Items |
| Coverage G - Other Farm Structures Coverage H - Bodily Injury and Property Damage Liability | | |
| Mobile Agriculture Machinery and Equipment Coverage Form | | |
| Livestock Coverage Form | | |
| Definitions | | |
| Causes of Loss (Basic, Broad, and Special) | | |
| Conditions | | |
| Exclusions | | |
| Limits | | |
| Additional Coverages Commercial Crime | | |
| General Definitions | | |
| Burglary | | |
| Theft | | |
| Robbery | | |
| Crime Coverage Forms Commercial Crime Coverage Forms (Discovery/Loss Sustained) | | |
| Government Crime Coverage Forms (Discovery/Loss Sustained) | | |
| Coverages | | |
| Employee Theft | | |
| Forgery or Alteration | | |
| Inside The Premises - Theft of Money and Securities | | |
| Inside The Premises - Robbery or Safe Burglary of other Property Outside the Premises | | |
| Computer Fraud | | |
| Funds Transfer Fraud | | |
| Money Orders and Counterfeit Money | | |
| Other Crime Coverages | | |
| Lessees of Safe Deposit Boxes | | |
| Securities Deposited with Others | | |
| Guests' Property Safe Depository | | |
| Businessowners Policy 5% (5 items) | 5% | 5 |
| Characteristics and Purpose | | |
| Businessowners Section I - Property | | |
| Coverage | | |
| Exclusions | | |
| Limits of Insurance | | |
| Deductibles Loss Conditions | | |
| General Conditions | | |
| Optional Coverages | | |
| Businessowners Section II - Liability | | |
| Coverages | | |
| Exclusions | | |
| Limits of Insurance | | |
| General Conditions | | |
| Definitions Pusinesseumers Section III. Common Policy Conditions | | |
| Businessowners Section III - Common Policy Conditions Selected Endorsements | | |
| Protective Safeguards | | |
| Utility Services - Direct Damage | | |
| Utility Services - Time Element | | |
| Hired Automobile and Non-Owned Automobile Liability | | |
| | 20/ | 3 |
| Other Coverages and Options 3% (3 items) | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners Inland/Ocean Marine Insurance | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners Inland/Ocean Marine Insurance Major Coverages | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners Inland/Ocean Marine Insurance Major Coverages Cargo Insurance | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners Inland/Ocean Marine Insurance Major Coverages Cargo Insurance Freight Insurance | 3% | |
| Other Coverages and Options 3% (3 items) Umbrella/Excess Liability Policies Personal Commercial Boatowners Inland/Ocean Marine Insurance Major Coverages Cargo Insurance | 3% | |

| Michigan Independent Adjuster without Workers' Compensation Authority | | |
|---|------------|------------|
| Series 16-71 | | |
| 100 Items - 2 Hours | | |
| 70% (70 Correct to Pass) | Percentage | # of Items |
| Role of the Adjuster | | |
| Duties and Responsibilities | | |
| Staff and Independent Adjuster versus Public Adjuster | | |
| Relationship to the Legal Profession | | |
| Claim Reporting | | |
| Claim Investigation | | |
| Claim File Documentation of Events | | |
| Types of Reports | | |
| Initial or First Field | | |
| Interim or Status | | |
| Full Formal | | |
| Property Losses | | |
| Duties of Insured after a Loss | | |
| Notice to Insurer | | |
| | | |
| Minimizing the Loss | | |
| Proof of Loss | | |
| Special Requirements | | |
| Production of Books and Records | | |
| Abandonment | | |
| Determining Value and Loss | | |
| Burden of Proof of Value and Loss | | |
| Estimates | | |
| Depreciation | | |
| Salvage | | |
| Claim Settlement Options | | |
| Payment and Discharge | | |
| Liability Loss Investigation | | |
| Investigation Procedures | | |
| Verify Coverage | | |
| Determine Liability | | |
| Gathering Evidence | | |
| Physical Evidence | | |
| Witness Statements | | |
| Determining Value of Intangible Damages | | |
| Coverage Problems | | |
| Dealing with Coverage Disputes | | |
| Reservation of Rights Letter | | |
| Nonwaiver Agreement | | |
| Declaratory Judgment Action | | |
| Claims Adjustment Procedures | | |
| Settlement Procedures | | |
| Advance Payments | | |
| Draft Authority | | |
| Execution of Releases | | |
| Subrogation Procedures | | |
| Alternative Dispute Resolution | | |
| Appraisal | | |
| Arbitration | | |
| Competitive Estimates | | |
| Mediation | | |
| mediation | | |