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Representations/Misrepresentations       Image: Concealment         Concealment       Image: Concealment         Fraud       Image: Concealment         Waiver and Estoppel       Image: Concealment         Insurance Principles and Concepts       Image: Concealment         Insurable Interest       Image: Concealment         Hazards       Image: Concealment         Physical       Image: Concealment         Moral       Image: Concealment         Direct Loss       Image: Consequential or Indirect Loss         Blanket versus Specific Insurance       Image: Consequential or Indirect Loss         Blanket versus Specific Insurance       Image: Consequent Cost Value (ACV)         Actual Cash Value (ACV)       Image: Consequent Cost Value (ACV)         Replacement Cost Value (ACV)       Image: Consequent Cost Value (Act)         Replacement Cost Value (Act)       Image: Consequent Cost Value (Act)         Replacement Cost Value (Act)       Image: Consequent Cost Value (Act)         Replacement Cost Value (Act)       Imagee: Consequent Cost Value (Act)	Indemnity			
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Fraud       Image: Comparison of				
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Direct Loss	Causes of Loss (Perils)			
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Blanket versus Specific Insurance       Image: Construction         Basic Types of Construction       Image: Construction         Loss Valuation       Image: Construction         Actual Cash Value (ACV)       Image: Construction         Replacement Cost Value (RCV)       Image: Construction         Functional Replacement Cost       Image: Construction         Agreed Value       Image: Construction         Stated Amount       Image: Construction         Market Value       Image: Construction         Policy Structure       Image: Construction         Declarations       Image: Construction         Definitions       Image: Construction				
Basic Types of Construction       Image: Construction         Loss Valuation       Image: Construction         Actual Cash Value (ACV)       Image: Construction         Replacement Cost Value (RCV)       Image: Construction         Functional Replacement Cost       Image: Construction         Agreed Value       Image: Construction         Stated Amount       Image: Construction         Market Value       Image: Construction         Policy Structure       Image: Construction         Declarations       Image: Construction         Definitions       Image: Construction		<u> </u>		
Loss Valuation				
Actual Cash Value (ACV)Image: Constraint of the second		+		
Replacement Cost Value (RCV)       Image: Cost Value (RCV)         Functional Replacement Cost       Image: Cost Value (RCV)         Repair Cost       Image: Cost Value (RCV)         Agreed Value       Image: Cost Value (RCV)         Stated Amount       Image: Cost Value (RCV)         Market Value       Image: Cost Value (RCV)         Policy Structure       Image: Cost Value (RCV)         Declarations       Image: Cost Value (RCV)         Definitions       Image: Cost Value (RCV)				
Functional Replacement Cost     Image: Cost       Repair Cost     Image: Cost       Agreed Value     Image: Cost       Stated Amount     Image: Cost       Market Value     Image: Cost       Policy Structure     Image: Cost       Declarations     Image: Cost       Definitions     Image: Cost	· · ·	+		
Repair Cost       Image: Cost         Agreed Value       Image: Cost         Stated Amount       Image: Cost         Market Value       Image: Cost         Policy Structure       Image: Cost         Declarations       Image: Cost         Definitions       Image: Cost		+		
Agreed Value     Image: Stated Amount       Stated Amount     Image: Stated Amount       Market Value     Image: Stated Amount       Policy Structure     Image: Stated Amount       Declarations     Image: Stated Amount       Definitions     Image: Stated Amount		+		
Stated Amount     Image: Stated Amount       Market Value     Image: Stated Amount       Policy Structure     Image: Stated Amount       Declarations     Image: Stated Amount       Definitions     Image: Stated Amount		1		
Policy Structure     Image: Constructions       Declarations     Image: Constructions       Definitions     Image: Constructions	•			
Declarations Definitions	Market Value			
Definitions	Policy Structure			
Insuring Agreement or Clause		ļ		
	Insuring Agreement or Clause	<u> </u>		
Additional/Supplementary Coverage		<u> </u>		
Conditions Endorsements		+		
Endorsements	Endorsements Common Policy Provisions			

Michigan Public Adjuster		
Series 16-70		
100 Items - 2 Hours		
71% (71 Correct to Pass)	Percentage	# of items
Insureds - Named, First Named, Additional Policy Period		
Cancellation and Nonrenewal		
Deductibles		
Other Insurance		
Pro Rata		
Policy Limits		
Coinsurance		
Vacancy or Unoccupancy		
Assignment		
Insurer Provisions		
Liberalization		
Third-Party Provisions		
Standard Mortgage Clause		
Loss Payable Clause No Benefit to the Bailee		
Michigan Laws, Regulations, and Required Provisions		
Mandatory Fire Policy Provisions (500.2833)		
Appraisal (500.2833)		
Dwelling Policy 8% (8 items)	8%	8
Characteristics and Purpose		
Coverage Forms - Perils Insured Against		
Basic		
Broad		
Special		
Property Coverages		
Coverage A - Dwelling		
Coverage B - Other Structures		
Coverage C - Personal Property		
Coverage D - Fair Rental Value		
Coverage E - Additional Living Expense Other Coverages		
General Exclusions		
Conditions		
Selected Endorsements		
Special Provisions - Michigan		
Homeowners Policy 18% (18 items)	18%	18
Coverage Forms		
HO-2 through HO-6		
Definitions		
Section I - Property Coverages		
Coverage A - Dwelling		
Coverage B - Other Structures		
Coverage C - Personal Property		
Coverage D - Loss of Use Additional Coverages		
Perils Insured Against		
Exclusions		
Conditions		
Selected Endorsements		
Special Provisions - Michigan		
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage		
Scheduled Personal Property		
Personal Property Replacement Cost		
Commercial Package Policy (CPP) 8% (8 items)	8%	8
Components of a Commercial Policy		
Common Policy Declarations		
Common Policy Conditions		
Commercial Property		
Commercial Property Conditions Form		
Coverage Forms		
Building and Personal Property Puildors Pick		
Builders Risk		
Business Income Legal Liability		

Michigan Public Adjuster Series 16-70		
100 Items - 2 Hours		
71% (71 Correct to Pass)	Percentage	# of Items
Extra Expense		
Causes of Loss Forms		
Basic		
Broad Special		
Selected Endorsements		
Ordinance or Law		
Spoilage		
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		
Equipment Dealers		
Jewelers Block		
Signs		
Businessowners Policy 8% (8 items)	8%	8
Characteristics and Purpose		
Businessowners Section I - Property		
Coverage		
Exclusions		
Limits of Insurance		
Deductibles		
Loss Conditions		
Optional Coverages		
Definitions		
Businessowners Section III - Common Policy Conditions		
Selected Endorsements		
Protective Safeguards		
Utility Services - Direct Damage		
Adjusting Losses 22% (22 items)	22%	22
Role of the Adjuster		
Duties and Responsibilities		
Staff and Independent Adjuster versus Public Adjuster		
Relationship to the Legal Profession		
Property Losses Duties of Insured after a Loss		
Notice to Insurer		
Minimizing the Loss		
Proof of Loss		
Production of Books and Records		
Abandonment		
Determining Value and Loss		
Burden of Proof of Value and Loss		
Claim Settlement Options		
Coverage Problems		
Dealing With Coverage Disputes		
Reservation of Rights Letter		
Nonwaiver Agreement		
Waiver and Estoppel		
Claims Adjustment Procedures		
Settlement Procedures		
Alternative Dispute Resolution		
Appraisal		
Negotiation		
Other Coverages and Options 1% (1 item)	1%	1
Mobile Home Policy		