

WASHINGTON INSURANCE ADJUSTER
100 Items - 135 minutes
Federal Laws and Regulations (22 items)
18 United States Code (USC) Sections 1033 and 1034 - Purpose (Letter of Written Consent)
National Flood Insurance Program (NFIP) - Purpose
Crop Adjuster Proficiency Program (CAPP)
Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.
Washington Laws, Rules and Regulations Common to Adjuster Insurance
Commissioner
Broad powers (RCW: 48.01.010, .020, .030, 040, .053, .060, .070, .080, .150, .190, .250; 48.02.010, .020, .060, .080, .100, .160)
Examination of records (Ref: 48.03.010-.030; WAC 284-03-015)
Notice of hearing (RCW: 48.04.010-.140)
Licensing
Persons required to be licensed (RCW: 48.17.060, 48.17.460, 48.17.110)
Adjuster (RCW 48.17.010; 48.17.380,48.17.390; 48.17.410, .430, 48.17.470, WAC 284-17-06, 284-17-123, 284-17-125, 284-17-130, .423)
Exemptions (RCW: 48.17..110)
Penalties for noncompliance (RCW 48.17.125)
Refusal/nonrenewal (RCW: 48.17.530, .540)
Suspension/revocation/probation (Ref: 48.17.530, .540, .550)
Fines (RCW 48.17.560)
Maintenance and duration of license
Renewal (WAC 284-17-423; 48.14.010(1)(i))
Continuing education -exemption (WAC 284-17-222)
Late renewal/reinstatement (WAC 284-17-490; RCW 48.17.170)
Reporting of actions (Ref: 48.17.597)
Trade Practices
Purpose
Definitions
First Party Claimant
Third Party Claimant (WAC 284-30-320)
Insurer
Unfair Claims Settlement Practices
Misrepresentation
Failure to Acknowledge Pertinent Communications
Standards for Prompt Investigations of Claims
Standards for Prompt, Fair and Equitable Settlements
Revised Code of Washington (Title 48.17.010, 410, 460, 470, 560; 48.30.015; 48.30A.015; 48.30.230)
Washington Administrative Code (Title 284-17-122, 123, 423; 284-21-010, 990; 284-30-300 to 400, 574, 900, 905, 910, 920, 930, 940)

General Insurance Concepts (10 items)

Risk

Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)

Elements of Insurable Risks

Definitions (e.g., Risk, Hazard, Peril, Loss)

Admitted, Non-Admitted (Surplus Lines)

Elements of a Contract

Consideration

Competent Parties

Legal Purpose

Offer

Acceptance

The Law of Agency

Express

Implied

Apparent

Legal Interpretations Affecting Contracts

Reasonable Expectations

Indemnity

Good Faith

Fraud

Warranties, Representations, Misrepresentations, and Concealment

Property and Casualty Insurance Basics (16 items)

Insurable Interest

Liability

Absolute

Strict

Vicarious

Underwriting

Purpose

Types of Hazards

Moral

Morale

Physical

Types of Perils

Named

Special

Types of Loss

Direct

Indirect

Loss Valuation

Actual Cash Value

Replacement Cost

Functional Replacement Cost

Market Value

Agreed Value

Valued Policy

Basic Types of Construction

Negligence

Torts
Elements of a Negligent Act
Defense Against Negligence
Policy Structure
Declarations
Definitions
Insuring Agreement
Supplementary Coverage
Conditions
Exclusions
Endorsements
Policy Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Appraisal Clause
Limits of Liability
Per Accident
Per Occurrence
Per Person
Aggregate
Split
Combined Single Limit
Coinsurance
Purpose
Definition
Calculation
Penalties
Total versus Partial Loss
Specific, Scheduled, Master Policy, and Blanket Insurance
Vacant versus Unoccupied
Named Insured Provisions
First Named Insured versus Other Insureds
Duties After Loss
Assignment
Waiver of Rights
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee

Dwelling Policy Concepts (2 items)

Dwelling Policy

General Purpose

Eligibility

Homeowners Policy Concepts (9 items)

Homeowners Policy

Eligibility

Purpose

Policy Definitions

Perils Insured Against

Basic

Broad

Special

Homeowners Policy Coverage Forms

Broad (HO-2)

Special (HO-3)

Contents Broad (HO-4)

Unit-Owners (HO-6)

Modified Coverages (HO-8)

Property Coverages

Dwelling

Other Structures

Personal Property

Loss of Use

Additional Coverages

Liability Coverages

Personal Liability

Medical Payments to Others

Homeowners Policy Exclusions

Homeowners Policy Conditions

Homeowners Policy Endorsements

Ordinance or Law

Business Pursuits

Earthquake

Home Day Care

Personal Injury

Personal Property Replacement Cost

Watercraft

Identity Theft

Scheduled Personal Property/Personal Articles Floater

Commercial Property Policies (8 items)

Commercial Package Policy

Purpose

Definition

Coverage Parts

Commercial Policy Components

Declarations

Conditions

Insuring Agreements

Exclusions
Commercial Property Forms
Coverage Forms for Building and Business Personal Property
Builders Risk
Business Income
Extra Expense
Legal Liability
Cause of Loss Forms
Commercial Property Endorsements
Ordinance or Law
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Commercial Inland Marine
Definitions
Conditions and Exclusions
Coverages (e.g. Transportation, Contractor's Floater, Equipment)
Equipment Breakdown (Boiler and Machinery) Coverages
Farm Property
Definitions
Conditions and Exclusions
Coverages
Personal Automobile Policy (7 items)
Personal Automobile Policy
Definitions
General Provisions
Conditions
Duties After an Accident
Endorsements
Personal Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions
Expenses for Medical Services
Uninsured/Underinsured Motorist Coverage
Physical Damage - Collision and Other Than Collision
Commercial Automobile Policy (5 items)
Commercial Automobile Policy
Definitions
Provisions and Conditions
Duties After an Accident
Endorsements
Commercial Automobile Policy Liability
Bodily Injury and Property Damage
Supplementary Payments
Persons Insured
Exclusions

Physical Damage
Other Commercial Automobile forms (e.g., Motor Carrier, Auto Dealers)
Commercial General Liability (6 items)
Commercial Policy Components
Declarations
Definitions
Insuring Agreement
Conditions
Exclusions
Endorsements
Commercial General Liability Coverages
Bodily Injury and Property Damage
Personal and Advertising Injury
Medical Payments
Fire Damage
Supplementary Payments
Occurrence Policy versus Claims-Made Policy
Claims-Made Features
Trigger
Retroactive Date
Prior Acts
Extended Reporting Periods
Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Other Types of Insurance Policies (4 items)
Purpose and General Characteristics
Umbrella Policy
Businessowners Policy (BOP)
Farmowners/Ranchowners Policy
Mobile Home Policy
Master Condominium Association
Boatowners
Cyber Security
Adjustment Process (11 items)
Claim Notification Process
Date of Loss
Location
Parties Involved
Type of Loss (e.g. Liability, Property)
Investigation and Evaluation of Loss/Claim Information
Determination of Applicable Coverage
Inquiry into Relevant Information
Purpose of Loss Reserves
Cause of Loss
Remedies for Disputes
Appraisal
Mediation

Arbitration
Litigation
Mediation
Finalization of Claim
Denial
Settlement