

Arizona Examination for Property and Casualty Insurance Adjuster Series 13-36 150 Items - 2.5 Hours	
Insurance Regulation 6%	
Licensing requirements (20-321, 321.01)	
Assumed name (20-297)	
Qualifications	
License application requirements	
Licensing exceptions	
Number of exam attempts 20-284(H)	
Maintenance and duration	
Expiration, surrender and renewal (20-289, 321.02)	
Inactive status during military service (20-289.01)	
Report of actions (20-301, 321.02)	
Change of personal contact information (20-286(C))	
Disciplinary actions	
Denial, suspension, revocation or refusal to renew; civil penalties (20-295, 296, 321.02)	
Cease and desist orders (20-292, 321.02)	
Claim settlement laws and regulations (20-461, 462; Rule R20-6-801; RR R20-5- 163)	
Insurance fraud (20-463, 466-466.04)	
Federal Laws and Regulations 4%	
National Flood Insurance Program (NFIP)	
Gramm-Leach-Bliley Act (20-2121; Public Law 106-102)	
Prohibited Persons in Insurance (18 United States Code (USC) Sections 1033 and 1034) waiver	
Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)	
General Insurance Concepts 11%	
Risk	
Methods of Handling Risk (e.g., Avoidance, Retention, Sharing, Reduction, Transfer)	
Elements of Insurable Risks	
Definitions (e.g., Risk, Hazard, Peril, Loss)	
Classifications of Insurers	
Mutual, Stock	
Admitted, Non-Admitted	
Foreign, Domestic, Alien	
Elements of a Contract	
Consideration	
Competent Parties	
Legal Purpose	
Offer	
Acceptance	
Authority and Powers of Producers	
Express	
Implied	
Apparent	

Arizona Examination for Property and Casualty Insurance Adjuster Series 13-36 150 Items - 2.5 Hours	
The Law of Agency	
Legal Interpretations Affecting Contracts	
Reasonable Expectations	
Indemnity	
Good Faith	
Fraud	
Warranties, Representations, Misrepresentations, and Concealment	
Property and Casualty Insurance Basics 20%	
Insurable Interest	
Liability	
Absolute	
Strict	
Vicarious	
Underwriting	
Purpose	
Process	
Results	
Rate Development	
Types	
Components	
Basis	
Types of Hazards	
Types of Perils	
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	
Accident versus Occurrence	
Policy Structure	
Declarations	

Arizona Examination for Property and Casualty Insurance Adjuster Series 13-36 150 Items - 2.5 Hours	
Definitions	
Insuring Agreement	
Additional/Supplementary Coverage	
Conditions	
Exclusions	
Endorsements	
Policy Clauses	
Insureds	
Policy Period	
Policy Territory	
Cancellation and Non-Renewal	
Deductibles	
Other Insurance	
Nonconcurrency	
Primary and Excess	
Pro Rata	
Contribution by Equal Shares	
Limits of Liability	
Per Accident	
Per Occurrence	
Per Person	
Aggregate	
Split Limits	
Combined Single Limit	
Coinsurance	
Purpose	
Definition	
Calculation	
Penalties	
Total versus Partial Loss	
Specific, Scheduled, 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	

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Duty to Defend	
Third-Party Provisions	
Standard Mortgage Clause	
Loss Payable Clause	
No Benefit to the Bailee	
Dwelling Policy Concepts 7%	
Purpose and Eligibility	
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 Expenses	
Other Coverages	
Dwelling Property Conditions	
Dwelling Property Exclusions	
Dwelling Property Endorsements	
Personal Liability Supplement	
Coverage L - Personal Liability	
Coverage M - Medical Payments to Others	
Homeowners Policy Concepts 12%	
Definitions	
Eligibility and Purpose	
Homeowners Policy Coverage Forms	
Broad (HO-2)	
Special (HO-3)	
Contents Broad (HO-4)	
Comprehensive (HO-5)	
Unit-Owners (HO-6)	
Modified Coverages (HO-8)	
Section I - Property Coverages	
Coverage A - Dwelling	
Coverage B - Other Structures	
Coverage C - Personal Property	
Coverage D - Loss of Use	
Additional Coverages	
Section II - Liability Coverages	

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Coverage E - Personal Liability	
Coverage F - Medical Payments to Others	
Additional Coverages	
Homeowners Policy Exclusions	
Section I-Property Covered Exclusions	
Section II - Liability Covered Exclusions	
Homeowners Policy Conditions	
Homeowners Policy Endorsements	
Business Pursuits	
Earthquake	
Home Day Care	
Personal Injury	
Personal Property Replacement Cost	
Watercraft	
Ordinance or Law	
Scheduled Personal Property/Personal Articles Floater	
Personal Automobile Policy 11%	
Definitions	
Personal Injury Protection Definitions	
Liability Coverage	
Bodily Injury and Property Damage	
Supplementary Payments	
Exclusions	
Medical Payments Coverage	
Uninsured and Underinsured Motorists Coverage	
Definitions	
Bodily Injury	
UM and UIM Rejection	
Coverage for Damage to your Automobile	
Collision	
Other than Collision (Comprehensive)	
Deductibles	
Exclusions	
Duties after an Accident or Loss	
General Provisions	
Endorsements	
Towing and Labor Costs	
Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use	
Joint Ownership Coverage	
Rental Vehicle Coverage	
Commercial Automobile Policy 5%	

Arizona Examination for Property and Casualty Insurance Adjuster Series 13-36 150 Items - 2.5 Hours	
Commercial Automobile Coverage Forms	
Covered Automobiles	
Hired Automobiles	
Non-owned Automobiles	
Liability	
Physical Damage	
Exclusions	
Conditions	
Definitions	
Selected Endorsements	
Lessor - Additional Insured and Loss Payee	
Mobile Equipment	
Property Protection Coverage	
Broad Form Products	
Employees as Insureds	
Commercial Property Policies 6%	
Commercial Package Policy	
Purpose	
Definition	
Coverages	
Coverage Extensions	
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 Crime	
Commercial Property Endorsements	
Ordinance or Law	
Peak Season Limit of Insurance	
Spoilage	
Value Reporting Form	
Earthquake	
Equipment Breakdown Coverages	

Arizona Examination for Property and Casualty Insurance Adjuster Series 13-36 150 Items - 2.5 Hours	
Commercial Inland Marine - Purpose	
Ocean Marine (Distinction Between Inland and Ocean)	
Farm Property	
Definitions	
Conditions and Exclusions	
Coverages	
Commercial General Liability 5%	
Commercial Policy Components	
Declarations	
Conditions	
Interline Endorsements	
Commercial General Liability Coverages	
Bodily Injury and Property Damage	
Personal and Advertising Injury	
Medical Payments	
Conditions	
Definitions	
Exclusions	
Occurrence versus Claims-made	
Commercial General Liability Exposures	
Premises and Operations	
Products and Completed Operations	
Contractual Liability	
Other Types of Insurance Policies 2%	
Personal Umbrella, Commercial Umbrella, and Excess Policies	
Underlying Limits	
Self-Insured Retention	
Mobile Home Policy (Insuring Agreement)	
Earthquake Insurance (Insuring Agreement)	
Deductible	
Adjustment Process 11%	
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	
Remedies for Disputes	

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Series 13-36

150 Items - 2.5 Hours

Appraisal

Mediation (Binding and Unbinding)

Arbitration (Binding and Unbinding)

Litigation

Finalization of Claim

Denial

Settlement

Closing Claim