

New Mexico Public Adjuster Insurance Series 18-39 50 Items - 1 Hour	
Insurance Regulation 12% (6 items)	
License Requirements (NMSA 59A-11, 59A-12)	
Qualifications (59A-11, 59A-12)	
Process (59A-11-2, 3, 59A-12-12; Reg 13.4.2.8, .9)	
Fees	
Maintenance and Duration (NMSA 59A-11)	
Expiration and renewal (59A-11-10, 11; Reg 13.4.2.17, .18)	
Contract requirements	
Records	
Name and Address change (59A-12-17) (59A-11-24)	
Reporting of actions	
Emergency Adjusters (NMSA 59A-13-6)	
Disciplinary Actions (NMSA 59A 11-18)	
Cease and Desist Order (59A-16-27)	
Penalties and Fines (59A-1-18, 59A-11-17, 21)	
Suspension, Revocation, Refusal to Issue or Renew (NMSA 59A 11-8, 10, 14-16, 18)	
Claim Settlement Laws and Regulations	
Unfair and Prohibited Insurance Trade Practices	
Insurance Basics 22% (11 items)	
Contract Basics	
Elements of a Legal Contract	
Offer and Acceptance	
Consideration	
Competent Parties	
Legal Purpose	
Distinct Characteristics of an Insurance Contract	
Contract of Adhesion	
Aleatory Contract	
Personal Contract	
Unilateral Contract	
Conditional Contract	
Legal Interpretations affecting Contracts	
Ambiguities in a Contract of Adhesion	
Reasonable Expectations	
Indemnity	
Utmost Good Faith	
Representations/Misrepresentations	
Warranties	
Concealment	
Fraud	
Waiver and Estoppel	
Insurance Principles and Concepts	
Insurable Interest	
Hazards	
Physical	
Moral	
Morale	
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
Market Value
Agreed Value
Stated Amount
Policy Structure
Declarations
Definitions
Insuring Agreement or Clause
Additional/Supplementary Coverage
Conditions
Exclusions
Endorsements
Common Policy Provisions
Insureds - Named, First Named, Additional
Policy Period
Policy Territory
Cancellation and Nonrenewal
Deductibles
Other Insurance
Nonconcurrency
Primary and Excess
Pro Rata
Policy Limits
Coinsurance
Vacancy or Unoccupancy
Assignment
Liberalization
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to Bailee
New Mexico Laws, Regulations, and Required Provisions
New Mexico Property and Casualty Insurance Guaranty Fund (59A-43-1-18)
Cancellation and nonrenewal (59A-18-29; Reg 13.8.4.8, .9)
Binders (59A-18-22)
Arbitration (RL 44-7A-7)
Loss payment (59A-16-21)
Federal Terrorism Insurance Program (15 USC 6701; Public Law 107-297, 109-144, 110-160)
Adjusting Losses 23% (12 Items)
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
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
Claims Adjustment Procedures
Subrogation Procedures
Alternative Dispute Resolution
Appraisal
Arbitration
Competitive Estimates
Mediation
Negotiation
Dwelling Policy 10% (5 Items)
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 — New Mexico (HO 01 30)
Automatic increase in insurance (DP 04 11)
Dwelling under construction (DP 11 43)
Homeowners Policy 17% (8 Items)
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 - New Mexico (HO 01 30)
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage (HO 04 26, HO 04 27)
Permitted Incidental Occupancies - Residence (HO 04 42)
Earthquake (HO 04 54)
Scheduled Personal Property (HO 04 61)
Personal Property Replacement Cost (HO 04 90)
Home Day Care (HO 04 97)
Business Pursuits (HO 24 71)

Watercraft (HO 24 75)
Personal injury (HO 24 82)
Commercial Package Policy (CPP) 8% (4 Items)
Components of a Commercial Policy
Common Policy Declarations
Common Policy Conditions
Interline Endorsements
One or More Coverage Parts
Commercial Property ('07)
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 (CP 04 05)
Spoilage Coverage (CP 04 40)
Peak Season Limit of Insurance (CP 12 30)
Value Reporting Form (CP 13 10)
Commercial Inland Marine
Nationwide marine definition
Commercial inland marine conditions form
Inland Marine Coverage Forms
Accounts receivable
Bailee's custome
Commercial articles
Contractors equipment floater
Electronic data processing
Equipment dealers
Installation floater
Jewelers block
Signs
Valuable Papers and Records
Businessowners Policy 8% (4 Items)
Characteristics and Purpose
Businessowners Section I - Property
Coverage
Exclusions
Limits of Insurance
Deductibles
Loss Conditions
General Conditions
Optional Coverages
Definitions
Businessowners Section III - Common Policy Conditions
Selected Endorsements
Protective safeguards (BP 04 30)

