

South Carolina Crop Hail Insurance Adjuster Series 19-13 50 questions - 1 hour time limit
1.0 Insurance Regulation 18%
Director's general duties and powers (38-3-60, 110)
Licensing requirements
Qualifications (38-47-10)
Nonresident (38-47-20)
Emergency adjuster permit (Reg 69-1)
Maintenance and duration (38-47-40)
Change of address (38-47-15)
Disciplinary actions
Cease and desist order (38-57-200, 230)
Hearings (38-3-170; 38-57-200)
Penalties (38-2-10-30; 38-47-70)
Suspension, revocation or cancellation (38-47-70)
Claim settlement laws and regulations (38-59-20)
Federal Regulation
Fraud and false statements (18 USC 1033, 1034)
2.0 Crop Insurance 58%
Eligibility
Insureds
Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Terms of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Minimum loss
Perils insured against
Exclusions
Limits of coverage
Insurable value
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal
Arbitration
Mandatory endorsements
NCIS - 444 Truck and Vine Crops
NCIS - 578 Tree Fruits
NCIS - 678 Field Diagram
3.0 Loss Adjusting Procedures 24%
Settling the claim
Other insurance
Field inspections and counts
Closing the claim

Deferments
Unsettled claims (snags)
Stages of growth

REFERENCE LIST

The following list of reference materials were used to verify the accuracy of the test items for the examinations. They are listed for the purpose of test validation and do NOT constitute an endorsement or recommendation by PSI or the South Carolina Department of Insurance. Other publications are also available to study for the examinations.

This examination is CLOSED BOOK. The following reference material **is not** allowed in the examination center:

Property and Casualty Insurance License Exam Manual, 2010, 1st Edition, Revised, Kaplan Financial Education, (800) 824-8742, www.kfeducation.com

South Carolina Code of Laws, Title 38 - Insurance, 2012, South Carolina Legislature, <http://www.scstatehouse.gov>

Common Crop Insurance Policy, Basic Provisions - Reinsured Version (11-BR), National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 3 - Crop Hail Insurance Policy General Provisions, 2012, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 444 - Tomatoes, Truck and Veen Crops (Optional 10% Minimum Loss Or Excess Over 15% Loss), 2000, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 457 - Optional Fire and Lightning Coverage on Crops Planted in Small Grain Crop, Stubble or Residue, 2007, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 5 - Crop Hail Insurance Policy Jacket, 2010, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 578 - Tree Fruits, Grapes, Bush Fruits, and Berries (Excess Over Loss-Optional XS15%-XS25%), 2009, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

NCIS 678 - Crop-Field Location Diagram, 1992, National Crop Insurance Services, (913) 685-2767, www.ag-risk.org

Insurance Dictionary, 2003, Silver Lake Publishing, www.silverlakepub.com, ISBN 1-56343-749-X

