

<b>WASHINGTON INSURANCE ADJUSTER</b>	
<b>100 Items - 135 minutes</b>	
<b>Federal Laws and Regulations (5 items)</b>	
18 United States Code (USC) Sections 1033 and 1034 - Purpose	
Prohibited Persons in Insurance, waiver required	
National Flood Insurance Program (NFIP)	
Terrorism Risk Insurance Act	
Motor Carrier Act (MCS-90 and Others)	
Privacy (Gramm-Leach-Bliley)	
<b>Licensing and Regulation (20 items)</b>	
<b>Ref: References are from the revised Code of Washington Title 48 (RCW-48) and the Washington Administrative Code (WAC) Title 284.</b>	
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)	
Licensing Process (Ref: WAC 284-17-, .005, .065)	
Trade Practices	

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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)
<b>General Insurance Concepts (10 items)</b>
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

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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 items)**

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

Market Value

Agreed Value

Valued Policy

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Functional Replacement Cost
Basic Types of Construction
Negligence
Torts
Elements of a Negligent Act
Defense Against Negligence
Accident versus Occurrence
Policy Structure
Declarations
Definitions
Insuring Agreement
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

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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
Duty to Defend
Third-Party Provisions
Standard Mortgage Clause
Loss Payable Clause
No Benefit to the Bailee
<b>Dwelling Policy Concepts (4 items)</b>
Purpose and Eligibility
Perils Insured Against
Basic
Broad
Special
Property Coverages
Coverage A - Dwelling
Coverage B - Other Structures

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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
<b>Homeowners Policy Concepts (9 items)</b>
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
Coverage E - Personal Liability
Coverage F - Medical Payments to Others
Additional Coverages
Homeowners Policy Exclusions
Section I-Property Covered Exclusions

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Section II - Liability Covered Exclusions

Homeowners Policy Conditions

Homeowners Policy Endorsements

Ordinance or Law

Business Pursuits

Earthquake

Home Day Care

Personal Injury

Personal Property Replacement Cost

Watercraft

Scheduled Personal Property/Personal Articles Floater

**Commercial Property Policies (3 items)**

Commercial Package Policy

Purpose

Definition

Coverage Parts

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

<b>WASHINGTON INSURANCE ADJUSTER</b>
<b>100 Items - 135 minutes</b>
Peak Season Limit of Insurance
Spoilage
Value Reporting Form
Earthquake
Equipment Breakdown Coverages
Commercial Inland Marine - Purpose
Ocean Marine (Distinction Between Inland and Ocean)
Farm Property
Definitions
Conditions and Exclusions
Coverages
<b>Personal Automobile Policy (9 items)</b>
Definitions
Personal Injury Protection Definitions
General Provisions
Duties After an Accident or Loss
Endorsements
Towing and Labor Costs
Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use
Joint Ownership Coverage
Rental Vehicle Coverage
Liability Coverage
Bodily Injury and Property Damage
Supplementary Payments
Exclusions
Medical Payments Coverage
Uninsured and Underinsured Motorist Coverage
Definitions
Bodily Injury
UM and UIM Rejection
Coverage for Damage to your Automobile
Collision



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Other than Collision (Comprehensive)

Deductibles

Exclusions

**Commercial Automobile Policy (3 items)**

Commercial Automobile Coverage Forms

Covered Automobiles

Hired Automobiles

Non-owned Automobiles

Definitions

Conditions

Selected Endorsements

Lessor - Additional Insured and Loss Payee

Mobile Equipment

Property Protection Coverage

Broad Form Products

Employees as Insureds

Exclusions

Physical Damage

**Commercial General Liability (3 items)**

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 Policy versus Claims-Made Policy

Commercial General Liability Exposures

<b>WASHINGTON INSURANCE ADJUSTER</b>
<b>100 Items - 135 minutes</b>
Premises and Operations
Products and Completed Operations
Contractual Liability
<b>Other Types of Insurance Policies (1 item)</b>
Personal Umbrella, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Mobile Home Policy (Insuring Agreement)
Earthquake Insurance (Insuring Agreement)
Deductible
<b>Adjustment Process (13 items)</b>
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
Appraisal
Mediation (Binding and Unbinding)
Arbitration (Binding and Unbinding)
Litigation
Finalization of Claim
Denial
Settlement
Closing Claim