

WASHINGTON INSURANCE ADJUSTER	
100 Items - 135 minutes	
Federal Laws and Regulations (5 items)	
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)	
Licensing and Regulation (20 items)	
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)	
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)
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)
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

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Apparent

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

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Valued Policy
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

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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

Duty to Defend

Third-Party Provisions

Standard Mortgage Clause

Loss Payable Clause

No Benefit to the Bailee

Dwelling Policy Concepts (4 items)

Purpose and Eligibility

Perils Insured Against

Basic

Broad

Special

Property Coverages

Coverage A - Dwelling

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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 (9 items)
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

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Section I-Property Covered Exclusions

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

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Ordinance or Law
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
Personal Automobile Policy (9 items)
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

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Collision
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

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Commercial General Liability Exposures
Premises and Operations
Products and Completed Operations
Contractual Liability
Other Types of Insurance Policies (1 item)
Personal Umbrella, Commercial Umbrella, and Excess Policies
Underlying Limits
Self-Insured Retention
Mobile Home Policy (Insuring Agreement)
Earthquake Insurance (Insuring Agreement)
Deductible
Adjustment Process (13 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
Remedies for Disputes
Appraisal
Mediation (Binding and Unbinding)
Arbitration (Binding and Unbinding)
Litigation
Finalization of Claim
Denial
Settlement
Closing Claim