

EXAMINATION CONTENT OUTLINE

LOUISIANA EXAMINATION FOR WORKERS COMPENSATION ADJUSTER SERIES 206

# of Questions	Minimum Passing Score	Time Allowed
60	70% Correct	70 Minutes

CONTENT OUTLINE

Louisiana Insurance Regulation (20%)
Licensing requirements (22:1663, 1666, 1668)
Types of licenses (22:1665, 1666, 1670)
Resident versus nonresident (22:1665, 1670)
Limited (22:1666)
Maintenance and duration
Expiration (22:1671(B)(1))
Renewal (22:1671(B)(2))
Change of name, address, telephone number (22:1671(C))
Assumed names (22:1671(C))
Reporting of actions (22:1677)
Continuing education requirements (22:1673)
Disciplinary actions
Hearings (22:1672(B))
Cease and desist order (22:1969)
Fines, License denial, nonrenewal, or revocation (22:1672)
Penalties with or without suspension of license (22:1672(A))
Definitions
Adjuster (22:1661(1))
Business entity (22:1661(2))
Home state (22:1661(4))
Individual (22:1661(5))
Insurer (22:1661(6))
Person (22:1661(7))
Uniform individual application (22:1661(8))
Uniform business entity application (22:1661(9))
Claim settlement laws and regulations (22:1964(14))
Unfair claims settlement practices
Prompt payment of claims
Notice of settlement of liability claims
State Regulation
Commissioner's general duties and powers (22:2, 1967)
Company regulation
Referral practices (22:1676)

Standards of Conduct (22:1674)
Unlicensed representation (22:1674(A))
Solicitation (22:1674(D),(E))
Misrepresentation (22:1674(F))
Federal Regulation
Felony Convictions and Written Consent (18 USC Sections 1033 and 1034)
Privacy (Gramm Leach Bliley)
Contracts (10%)
Elements of a Contract
Consideration
Competent Parties
Legal Purpose
Offer
Acceptance
Distinct characteristics of an insurance contract
Contract of adhesion
Aleatory contract
Personal contract
Unilateral contract
Conditional contract
Legal Interpretations Affecting Contracts
Reasonable Expectations
Indemnity
Good Faith
Fraud
Warranties, Representations, Misrepresentations, and Concealment
Insurance Basics (10%)
Types of Hazards
Types of Perils
Named
Special
Types of Loss
Direct
Indirect
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 Conditions
Insureds
Policy Period
Policy Territory
Cancellation and Non-Renewal
Deductibles
Other Insurance (e.g. Primary and Excess, Pro Rata, Nonconcurrency, Contribution by Equal Shares)
Insurer Provisions
Liberalization
Subrogation
Claim Settlement Options
Duty to Defend
Workers' Compensation Insurance (30%)
Definitions
Accident (23:1021)
Independent Contractor (23:1021)
Occupational Disease (23:1031.1 (B))
Dependent (23:1021 (4) and 23:1251)
Presumption of Employee Status (23:1044)
Covered Employee (23:1035)
Coverages
Workers' Compensation Insurance [General definition in 22:47 (5)]
Employers Liability Insurance
Other States Insurance (23:1035.1)
Benefits
Death (23:1231)
Medical (23:1203.1 (I))
Survivor (23:1231 (3))
Rehabilitation (23:1226)
Lost Wages 23:1021 (13)
Maximum and Minimum Benefits (23:1202)
Levels of Disability
Permanent Partial [23:1221 (4)]
Permanent Total [23:1221 (2)]
Temporary Partial
Temporary Total [23:1221 (1)]
Impairment Rating [23:1221 (4) (q)]
Supplemental Earnings Benefits [23:1221 (3)]
Accident versus Occupational Disease and Illness (23:1031.1)
Federal Laws
Federal Employers Liability Act (FELA)
Jones Act

Longshore and Harbor Workers' Compensation Act
Claims Covered by Federal Laws (23:103.5.2)
Claim Reporting Procedures
Adjustment Process (30%)
Role of the Adjuster
Duties and Responsibilities (22:1674), (23:1208.2)
Relationship to the Legal Profession
Claim Notification Process
Date of Loss
Timeliness of filing (23:1209)
Location
Parties Involved
Confidentiality of Records (23:1293)
Investigation and Evaluation of Loss/Claim Information
Determination of Applicable Coverage
Inquiry into Relevant Information
Remedies for Disputes
Exclusive Jurisdiction (23:1310.3 (F))
Mediation (23:1310.3 (D))
Appeals (23:1310.5)
Finalization of Claim
Denial Defenses (23:1081)
Settlement (23:1271)
Closing Claim

