

# EXAMINATION CONTENT OUTLINE

## LOUISIANA EXAMINATION FOR CROP ADJUSTER SERIES 205

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

### CONTENT OUTLINE

Insurance Regulation 15%
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)
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)
Unfair trade practices (22:1674)
Unlicensed representation (22:1674(A))
Financial interest (22:1674(B))
Acquisition of salvage property (22:1674(C))
Solicitation (22:1674(D),(E))
Misrepresentation (22:1674(F))
Federal regulation
Fraud and false statements (18 USC 1033, 1034)
Fair Credit Reporting Act (15 USC 1681-1681d)
<b>Crop Insurance 25%</b>
Eligibility
Insureds
Insurable crops
Application
Binder
Declarations section
Required signatures
Required information
Term of coverage
Effective date
Inception of coverage
Expiration
Cancellation
Perils insured against
Exclusions
Limits of coverage
Insurable value
Percentage plan
Deductibles
Reduction of insurance
Other provisions
Replanting clause
Acreage variation
Transit coverage
Fire department service charge
Pro rata liability clause
Fire and lightning coverage
Assignment
Subrogation
Claim settlement practices
Notice of loss
Insured's duties after loss
Appraisal/arbitration
Mandatory endorsements



NCIS – 444 Tomatoes, Truck and Vine Crops
NCIS – 578 Tree Fruits
<b>Federal Multi-peril Crop Insurance Programs 30%</b>
Basic catastrophic crop insurance (CAT)
Eligibility
Insureds
Insurable crops
Actuarial document books
Yield guarantee
Actual production history (APH)
Assigned yield
Transitional yield
Coverage level
Market price percentage
Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Late planting agreement option
Disqualification of producer
Life of policy
Continuous
Cancellation
Multiple peril policy options
Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail/fire exclusion
Replant payments
Late planting coverage
Prevented planting coverage
Transfer of coverage
Assignment of indemnity
Subrogation
Other provisions
Individual crop
Small grain
Coarse grain
Priorities of conflicts between provisions
Duties after loss
Insured
Insurer

Additional programs
Group Risk Plan (GRP)
County expected yield
County average yield
Eligible crops
<b>Plant Physiology 10%</b>
Basic plant functions
Structure of the stem and leaf
Stages of growth
Main classification of plants
Grassy plants
Broadleaf plants
<b>Loss Adjusting Procedures 20%</b>
Settling the claim
Other insurance
Subrogation
Field inspections and counts
Closing the claim
Deferments
Unsettled claims (snags)

