

GEORGIA ADJUSTER EXAMINATION CONTENT OUTLINE

(100 scored questions)

I. PROPERTY AND CASUALTY INSURANCE TERMS AND RELATED CONCEPTS.....23

- A. Risk
- B. Insurance
- C. Insurable interest
- D. Peril
- E. Hazard
- F. Loss
 - 1. Direct
 - 2. Indirect
- G. Proximate cause
- H. Deductible
- I. Indemnity
- J. Actual cash value
- K. Replacement cost
- L. Limits of liability
- M. Coinsurance
- N. Pair and set clause
- O. Extensions of coverage
- P. Additional coverages
- Q. Accident
- R. Occurrence
- S. Vacancy and unoccupancy
- T. Right of salvage
- U. Abandonment
- V. Liability
- W. Negligence
- X. Theft
- Y. Burglary
- Z. Robbery
- AA. Mysterious disappearance
- BB. Binders
- CC. Pro-rata liability clause
- DD. Waiver and Estoppel
- EE. Valued Policy
- FF. Law of Large Numbers
- GG. Application

II. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE PERTINENT TO ADJUSTERS.....48

- A. Standard Fire Policy
 - 1. Basic coverages, provisions, and clauses
 - 2. Limitations and restrictions
 - 3. Proof of Loss
 - 4. Loss requirements and inventories
 - 5. Appraisal
 - 6. Company options
 - 7. Valuation
- B. Personal lines
 - 1. Dwelling and contents (DP forms)
 - 2. Personal liability
 - 3. Homeowners (HO forms)
 - 4. Mobile Homes
- C. Commercial lines
 - 1. Commercial Package Policy (CPP)
 - 2. Commercial property
 - a. Building and personal property form

- b. Causes of loss forms
- c. Business income
- d. Extra expense
- 3. Commercial general liability
 - a. Premises and Operations
 - b. Products Completed Operations
 - c. Personal and Advertising injury
 - d. Fire legal
 - e. Medical payments
 - f. Occurrence form
- 4. Boiler and Machinery
- 5. Businessowners Policy (BOP)
- D. Inland marine
 - 1. Nationwide definition
 - 2. Personal coverages
 - 3. Commercial coverages
 - 4. Personal Watercraft
- E. Ocean marine
 - 1. Hull
 - 2. Cargo
 - 3. Freight
 - 4. Protection and Indemnity
- F. Miscellaneous policies
 - 1. Flood
 - 2. Aviation
 - 3. Farm and Crop
 - 4. Title
 - 5. Comprehensive Personal Liability (CPL)
- G. Auto: Personal and Business
 - 1. Liability
 - 2. Medical Payments
 - 3. Physical damage (collision and other than collision/comprehensive)
 - 4. Uninsured motorists
 - 5. Underinsured motorists
 - 6. Who is an insured
 - 7. Types of auto
 - a. Owned
 - b. Non-owned
 - c. Hired
 - d. Temporary Substitute
 - 8. Garage Coverage Form, including Garagekeepers insurance
- H. Additional Coverages
 - 1. Business Interruption
 - 2. Time Element
 - 3. Law and Ordinance
 - 4. Valuable Papers and Records
 - 5. Electronic Data Processing (EDP)
 - 6. Others
- I. Surety Bonds
- J. Crime coverage
 - 1. Employee dishonesty
 - 2. Theft, Disappearance, and Destruction
 - 3. Robbery and safe burglary
 - 4. Premises burglary
 - 5. Custodian
 - 6. Messenger
 - 7. Guard or watchperson
 - 8. Fidelity bonds
- K. Professional liability
 - 1. Errors and Omissions

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M. Assignment	
N. Subrogation	
O. Elements of a contract	
P. Additional (supplementary) payments	
Q. Loss settlement provisions including consent to settle a loss	
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