

California Department of Insurance

Independent Insurance Adjuster

Course Guidelines

Topics to be included in the Continuing Education Courses

OVERVIEW

Sections 14090.1(a) of the California Insurance Code (CIC) establishes the continuing education requirement for Independent Insurance Adjusters to satisfactorily complete a minimum of 24 hours each license renewal term, of continuing education courses, including ethics, pertinent to the duties and responsibilities for an independent insurance adjuster license.

DEFINITIONS

Section 14021 of the CIC states, in part, that an insurance adjuster within the meaning of this chapter is a person other than a private investigator as defined in Section 7521 of the Business and Professions Code who, for any consideration whatsoever, engages in business or accepts employment to furnish, or agrees to make, or makes, any investigation for the purpose of obtaining information in the course of adjusting or otherwise participating in the disposal of, any claim under or in connection with a policy of insurance on behalf of an insurer or engages in soliciting insurance adjustment business or aids an insurer in any manner.

COURSE TOPICS

Upon successful completion of each continuing education course, the independent insurance adjuster shall have demonstrated knowledge that pertains to claims adjusting, adjuster ethics, insurance terms and related concepts, statutes and rules pertinent to adjusters to include, but is not limited to, the following:

1. Insurance coverage and claims;
2. Insurance statutes and rules;
 - a) Section 14020 et seq. of the California Insurance Code.
3. Adjuster specific topics that may include, but not be limited to, the following;
 - a) Auto
 - b) Adjuster Practices, Responsibilities and Duties;
 - c) Bonds;
 - d) Commercial Lines Coverage;
 - e) Inland and Ocean Marine;
 - f) Rules of Fair Market Practices;
 - g) Personal Lines Coverage;

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- h) Standard Fire Policies;
 - i) Insurance Licensing Requirements;
 - j) Workers' Compensation; and,
 - k) Additional Coverages, Exclusions, and Extensions.
4. Valuation; and,
- a) Homeowners' valuation requirements (1749.85 of the California Insurance Code)
5. Ethics and consumer protection may include, but not be limited to, subjects as follows:
- a) Conduct;
 - b) Consumer Protection;
 - c) Fair Claims Practices;
 - d) Fair Underwriting Practices;
 - e) Fraud Awareness;
 - f) Fiduciary Duties;
 - g) Product Suitability;
 - h) Compliance with State and Federal Laws and Regulations; and,
 - i) New Issues (at the discretion of the CDI).

REQUIRED ATTACHMENT QUESTIONS

Independent Insurance Adjuster Course Questions for Education Providers to submit with Adjuster Course Application:

1. Describe how this course contributes to an independent insurance adjuster's understanding of insurance coverage and claims, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of the course.
2. Describe how this course contributes to an independent insurance adjuster's understanding of insurance statutes and rules, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of the course.
3. Describe how this course contributes to an independent insurance adjuster's understanding of specific topics (i.e. construction, commercial, residential), how the course relates to the adjusting of insurance claims, and how adjuster competence

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may be improved by completion of the course.

4. Describe how this course contributes to an independent insurance adjuster's understanding of valuation, how the course relates to the adjusting of insurance claims, and how adjuster competence may be improved by completion of the course.

Ethics Training Course Questions

To submit an independent insurance adjuster ethics courses, use the "Ethics Training Course Questions" that are stated on the Prelicensing/Continuing Education Program Course Approval Application, LIC 446-3.

Course Restrictions

No continuing education course shall include sales training, motivational training, self-improvement training, or training offered by insurers or agents regarding new products or programs.

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