California Department of Insurance Public Insurance Adjuster Course Guidelines

Topics to be included in the Continuing Education Courses

OVERVIEW

Sections 15059.1(a) of the California Insurance Code (CIC) establishes the continuing education requirement for public 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 a public insurance adjuster license.

DEFINITIONS

Section 15007 if the CIC states, in part, that a public insurance adjuster within the meaning of this chapter is a person who, for compensation, acts on behalf of or aids in any manner, an insured in negotiating for or effecting the settlement of a claim or claims for loss or damage under any policy of insurance covering real or personal property or any person who advertises, solicits business, or holds himself or herself out to the public as an adjuster of those claims and any person who, for compensation, investigates, settles, adjusts, advises, or assists an insured with reference to claims for those losses on behalf of any public insurance adjuster.

COURSE TOPICS

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

- 1. Insurance coverage and claims;
- 2. Insurance statutes and rules:
 - a) Section 15007 et seq. of the California Insurance Code.
 - b) Section 15027 Contracts; solicitation; cancellation, etc.
 - i. Written agreement between the insured and the public insurance adjuster;
 - ii. Method of cancellation thereof; and,
 - iii. Business hours.
 - c) Section 15027.1 Solicitation of contract of engagement after a disaster:

1

- Solicit contract for residential properties;
 - 1. Seven calendar days wait period after the occurrence of a disaster; and,
 - 2. Disaster definition as defined in Section 1689.4 (i.e. an event that damages or destroys 25 or more dwellings).

Revised: 10/31/2008

California Department of Insurance Public Insurance Adjuster Course Guidelines

Topics to be included in the Continuing Education Courses

- d) Section 15028 Misrepresentation; solicitation involving conflict of interest; advance of moneys, referral fees:
- e) Section 15028.5 records
 - Records and the retention period.
- 3. Adjuster specific topics that may include, but not be limited to, the following:
 - a) Adjuster Practices, Responsibilities and Duties;
 - b) Commercial Lines Coverage;
 - c) Inland and Ocean Marine:
 - d) Rules of Fair Market Practices;
 - e) Personal Lines Coverage;
 - f) Standard Fire Policies;
 - g) Insurance Licensing Requirements;
 - h) Additional Coverages, Exclusions, and Extensions.
- 4. Valuation;
 - 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

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

2

Revised: 10/31/2008

California Department of Insurance Public Insurance Adjuster Course Guidelines

Topics to be included in the Continuing Education Courses

- Describe how this course contributes to a public 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.
- Describe how this course contributes to a public 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.
- Describe how this course contributes to a public 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 may be improved
 by completion of the course.
- 4. Describe how this course contributes to a public 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 a public 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 prelicensing or continuing education course shall include sales training, motivational training, self-improvement training, or training offered by insurers or agents regarding new products or programs.

Disclaimer - The California Department of Insurance is released of responsibility for approved course materials that may have a copyright infringement. In addition, no course approved for either prelicensing or continuing education hours or any designation resulting from completion of such courses should be construed to be endorsed by the Commissioner.

3

Revised: 10/31/2008