

*Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102*

1. General powers and duties
2. Examination of records
3. Investigation/Notice of hearing
4. Penalties

**B. Licensing requirements**

*Ref.: Ins. 4001.252, 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018*

1. Adjuster
2. Exemptions/exceptions
3. Continuing education
4. License denial, renewal, expiration
5. License termination, revocation, suspension
6. Notification to Department of certain information
  - a. Change of address
  - b. Felony convictions
  - c. Administrative action taken against a license holder

**C. Marketing practices**

*Ref.: Ins. 542.001-.014, 542.051-061, 542.151-.154; TAC § 21.4, 21.201-.205*

1. Unfair/Prohibited trade practices
  - a. Claims methods and practices
  - b. Misrepresentation
  - c. Defamation

**D. Workers' Compensation**

1. Definitions  
*Ref.: Texas Labor Code Secs. 401.011-..013*
  - a. Workers' Compensation insurance
  - b. Employer
  - c. Employee
  - d. Disability definitions
2. Who is covered  
*Ref.: Texas Labor Code Sec. 406.091*
3. Obtaining coverage (Employer)  
*Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033*
4. Employer election  
*Ref.: Texas Labor Code Sec. 406.002*
5. Average weekly wage  
*Ref.: Texas Labor Code Secs. 408.041- .047*
6. Waiting period  
*Ref.: Texas Labor Code Secs. 408.082*
7. Compensable injuries  
*Ref: Texas Labor Code Secs. 401.011, 406.032, 408.181*
8. Benefits  
*Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024*
  - a. medical
  - b. income
  - c. temporary income

- d. rehabilitation
- e. death and burial

9. Other insurance coverage  
*Ref.: Texas Labor Code Sec. 406.052*
10. Claims procedures/Reports  
*Ref.: Texas Labor Code Secs. 401.110, 409.001-.013, 409.021-.024, 410.021*
11. Informal Hearing/Awards  
*Ref.: Texas Labor Code Secs. 410.006, 410.119, 410.121*
12. Subsequent Injury Fund  
*Ref.: Texas Labor Code Sec. 403.007*
13. Workers' compensation and employers liability  
*Ref.: Texas Approved Workers' Compensation Policy*
  - a. Employers Liability insurance
  - b. Other States insurance
14. Federal Workers' Compensation (US Code)  
*Ref.: Texas Workers' Compensation Manual*
  - a. Federal Employers Liability Act (FELA)  
*Ref.: 45 USC 51-60*
  - b. U.S. Longshore and Harbor Workers Compensation Act  
*Ref: 33 USC 901-950*

**ALL LINES ADJUSTER  
CONTENT OUTLINE**

*(150 scoreable questions)*

This examination will test topics listed on the following content outline and is composed of one hundred fifty (150) four-option, multiple choice questions.

*All references are to General insurance texts and forms, unless otherwise noted*

**I. GENERAL PROPERTY AND CASUALTY  
INSURANCE PRODUCT KNOWLEDGE PERTINENT  
TO ADJUSTERS**

**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. Replacement costs

**B. Auto liability**

1. Personal
2. Coverage

**C. Personal lines Homeowner coverage**

1. Dwelling and contents
2. Homeowners forms/coverages
  - a. Policy provisions
  - b. Replacement costs
  - c. Appraisal
  - d. Special limits of liability
  - e. Proof of loss
3. General property forms

- a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6
- D. Commercial lines coverage**
  - 1. Commercial property forms
    - a. Commercial property and buildings
    - b. Causes of loss
  - 2. Commercial Package Policy (CPP)
  - 3. Boiler and Machinery (includes small Boiler and Machinery)
  - 4. Businessowners policy
  - 5. Cargo
- E. Inland Marine**
  - 1. Definitions
  - 2. Policies
    - a. Personal floaters
    - b. Commercial floaters
    - c. Commercial inland marine
- F. Ocean Marine**
- G. Additional coverages, exclusions, and extensions**
  - 1. Business Interruption
  - 2. Time Element
  - 3. Law and Ordinance exclusion
  - 4. Law and Ordinance coverage
  - 5. Valuable Papers and records
  - 6. Garagekeepers liability
  - 7. Aviation
  - 8. Umbrella
  - 9. Protection and Indemnity
  - 10. Yacht
- H. Bonds**
- II. INSURANCE TERMS AND RELATED CONCEPTS**
  - A. Peril**
  - B. Waiver/non-waiver agreement**
  - C. Insurance, insurance contracts, and insurable interest**
  - D. Estoppel**
  - E. Proof of loss**
  - F. Depreciation**
  - G. Deductible**
  - H. Liability/ limits of liability**
  - I. Valued policy**
  - J. Appraisal**
  - K. Actual cash value, fair market value**
  - L. Robbery**
  - M. Burglary and theft**
  - N. Agreed value**
  - O. Replacement cost**
  - P. Indemnity**
  - Q. Damages**
  - R. Subrogation**
  - S. Other insurance**
  - T. Arbitration**
  - U. Constructive total loss**
  - V. Loss**
  - W. Warranties**
  - X. Salvage**

- Y. Risk**
- Z. Hazard**
- AA. Liberalization**
- BB. Binder**
- CC. Policy Provisions**
  - 1. Declarations
  - 2. Insuring Agreement
  - 3. Conditions
  - 4. Exclusions
  - 5. Appraisal

**III. TEXAS STATUTES AND RULES PERTINENT TO PROPERTY AND CASUALTY ADJUSTING**

*All references are to the Texas Insurance Code (Ins.) or the Texas Administrative Code (TAC), Title 28, unless otherwise noted*

**A. Licensing requirements**

*Ref.: Ins. 4001.252, 4101-.001, .002, .051-.054, 4101.057, 4101.059, 4101.061, 4101.101, 4101.202-203; TAC § 19.601-.602, 19.1001-.1018*

- 1. Adjuster
- 2. Exemptions/exceptions
- 3. Continuing education
- 4. License denial, renewal, expiration
- 5. License termination, revocation, suspension
- 6. Notification to Department of certain information
  - a. Change of address
  - b. Felony convictions
  - c. Administrative action taken against a license holder
- 7. Commissioner of Insurance
 

*Ref.: Ins. 31.001, 31.002, 31.021, 201.004, 404.051-.053, 481.001-.009, 491.051, 491.052, 521.003-.004, 4001.005, 38.001, 86.001-.002, 401.051-.062, 82.001-.056, 4005.102*

  - a. General powers and duties
  - b. Examination of records
  - c. Investigation/hearing
  - d. Penalties

**B. Marketing practices**

*Ref.: Ins. 541.053, 542.001-.014, 542.051-061, 542.151-.154; TAC § 21.4, 21.201-.205*

- 1. Unfair/Prohibited trade practices
  - a. Claims methods and practices
  - b. Misrepresentation
  - c. Defamation

**C. Adjuster practices, responsibilities, and duties**

*Ref.: Ins. 4101.251; TAC Ins § 19.602; General insurance text*

**D. Workers' Compensation**

- 1. Definitions
 

*Ref.: Texas Labor Code Secs. 401.011-.013*

  - a. Workers' Compensation insurance
  - b. Employer
  - c. Employee
  - d. Disability definitions
- 2. Who is covered
 

*Ref.: Texas Labor Code Sec. 406.091*

3. Obtaining coverage (Employer)  
*Ref.: Texas Labor Code Secs. 401.022, 406.003, 406.033*
4. Employer election  
*Ref.: Texas Labor Code Sec. 406.003*
5. Average weekly wage  
*Ref.: Texas Labor Code Secs. 408.041-.047*
6. Waiting period  
*Ref.: Texas Labor Code Secs. 408.082*
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8. Benefits  
*Ref.: Texas Labor Code Secs. 401.011, 408.021-.030, 408.041, 408.081-.086, 408.101-.105, 408.150, 408.181-.187; 409.021-.024*
  - a. medical
  - b. income
  - c. temporary income
  - d. rehabilitation
  - e. death and burial
9. Subsequent Injury Fund  
*Ref.: Texas Labor Code Sec. 403.007*

1. Commercial property forms
  - a. Commercial property and buildings
  - b. Causes of loss
2. Commercial Package Policy (CPP)
3. Boiler and Machinery (includes small Boiler and Machinery)
4. Businessowners policy
5. Cargo

**E. Inland Marine**

1. Definitions
2. Policies
  - a. Personal floaters
  - b. Commercial floaters
  - c. Commercial inland marine

**F. Ocean Marine**

**G. Additional coverages, exclusions, and extensions**

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9. Protection and Indemnity
10. Yacht

**H. Bonds**

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- A. Peril**
- B. Waiver/non-waiver agreement**
- C. Insurance, insurance contracts, and insurable interest**
- D. Estoppel**
- E. Proof of loss**
- F. Depreciation**
- G. Deductible**
- H. Valued policy**
- I. Liability/ Limits of liability**
- J. Appraisal**
- K. Actual cash value, fair market value**
- L. Robbery**
- M. Burglary and theft**
- N. Agreed value**
- O. Replacement cost**
- P. Indemnity**
- Q. Damages**
- R. Subrogation**
- S. Other insurance**
- T. Arbitration**
- U. Constructive total loss**
- V. Loss**
- W. Warranties**
- X. Salvage**
- Y. Risk**
- Z. Hazard**

**PROPERTY AND CASUALTY ADJUSTER  
CONTENT OUTLINE**

*(150 scoreable questions)*

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**C. Personal lines coverage**

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  - c. Appraisal
  - d. Special limits of liability
  - e. Proof of loss
3. General property forms
  - a. ISO, HO-2, HO-3, HO-4, HO-5, HO-6

**D. Commercial lines coverage**