



<b>Unit 9</b>	<b>Personal Auto Insurance (10% of test) – 5 questions</b> Definitions Part A - Liability Coverage Part B - Medical Payments Coverage Part C - Uninsured Motorists Coverage Part D - Coverage for Damage to Your Auto Parts E and F - Conditions Underinsured Motorists Coverage Personal Auto Policy Endorsements No Fault Insurance
<b>Unit 10</b>	<b>Miscellaneous Personal Insurance (4% of test) - 2 questions</b> Flood Insurance Earthquake Insurance Mobile Home Insurance Personal Inland Marine Insurance Personal Watercraft Insurance Personal Umbrella Insurance FAIR Plans
<b>Unit 11</b>	<b>The Commercial Package Policy (2% of test) – 1 question</b> Eligible Coverages Common Policy Declarations Common Policy Conditions
<b>Unit 12</b>	<b>The Businessowners Policy (2% of test) - 1 question</b> Eligibility, Policy Organization Property Coverage Liability and Medical Expenses Coverage Conditions Endorsements
<b>Unit 13</b>	<b>Commercial Property Insurance (2% of test) - 1 question</b> Commercial Property Coverage Part Building and Personal Property Coverage Form Builders Risk Coverage Form Condominium Coverage Forms Business Income Coverage Forms Causes of Loss Forms Endorsements
<b>Unit 15</b>	<b>Commercial General Liability Insurance (4% of test) - 2 questions</b> Business Liability Exposures Commercial General Liability Coverage Part Occurrence and Claims-Made Forms Coverage A - Bodily Injury and Property Damage Liability Coverage B - Personal and Advertising Injury Liability Coverage A and B Supplementary Payments Coverage C - Medical Payments Who is an Insured Limits of Insurance Conditions Other Commercial General Liability Coverage Forms and Endorsements



**CLAIM BASICS**  
**Claims Continuing Education Course**  
**Kaplan Financial Education**  
**3rd Edition 2006**

	<b>Adjuster Claims (14% of test) – 7 questions</b>
<b>Unit 1</b>	The Claims Function
<b>Unit 2</b>	Claim Handling Skills
<b>Unit 3</b>	Claim Investigation
<b>Unit 4</b>	Claim Evaluation and Disposition
<b>Unit 5</b>	Ethical Issues in Claim Handling

**KRS 342 and Guidebook to Workers' Compensation Kentucky 2008**

**Workers' Compensation (10% of test) – 5 questions**

State Administration of Workers' Compensation  
Employer-Employee Relationship  
Occupations Covered/Occupations Excluded  
Which Employers Must Be Covered  
Voluntary Coverage  
Coverage Options  
Compulsory vs. Elective  
Who is an Employee  
Officers/Sole Proprietors  
Loaned/Leased Employees  
Up-the-Ladder Doctrine  
Compensable Injuries/Disease/Cumulative Trauma  
Determining What is Compensable  
Compensable Diseases  
Cumulative Trauma Injuries  
Types of Disability  
Standards for Disability  
Definitions  
Special Defenses  
Benefits Provided  
When Benefits are Due; When Benefits End  
Medical Benefits  
Rehabilitation  
Death Medical and Burial Benefit  
Income Benefits (formulas)  
Protection of Benefits from Creditors  
Offsets (Social Security/Disability)  
Black Lung (Pneumoconiosis) Provisions  
Special Fund/Assessments  
Claims Investigation and Handling  
First Reports, Other Reporting to OWC  
Statute of Limitations  
Basis for Denial/Reduction  
Indemnity and Subrogation  
Wrongful Discharge/ADA Provisions  
Parts of Policy  
Coverages  
Exclusions  
Endorsements

**Insurance Code**

**Kentucky Law (16% of test) – 8 questions**

Scope, General Definitions, and Provisions KRS 304.1

Adjuster Licensing Applicable Laws

Definitions KRS 304.9-020

Change of Address KRS 304.9-200

License Renewal KRS 304.9-260

Continuing Education KRS 304.9-295

Adjuster's License: Qualifications; Examination; Catastrophe

Adjustments KRS 304.9-430

Public Adjuster KRS 304.9-430(12)

Apprentice KRS 304.9-432

Suspension or Revocation of License KRS 304.9-440

Reporting of Criminal or Administrative Actions KRS 304.9-467

Prohibited Practices in Replacement or Repair of Automobile Glass;

Penalties KRS 304.9-470

Unfair Practices KRS 304.12-010

Unfair Claims Settlement Practices KRS 304.12-230; 806 KAR 12:095

Time of Payment of Claims KRS 304.12-235

Insurance Contract KRS 304.14

Motor Vehicle Insurance No-Fault KRS 304.39

Insurance Fraud KRS 304.47

Workers' Compensation Unfair Claims Settlement 803 KAR 25:240