

**Workers' Compensation Adjuster License Examination Outline**  
**Revised December 2010**

Kentucky Property and Casualty Insurance License Exam Manual Kaplan Financial Education 1st Edition 2006 (**KPCI**)  
Kentucky Revised Statutes, Chapter 342, Workers' Compensation (**KRS342**)  
Kentucky 2008 Guidebook to Workers' Compensation (**KGWC**)  
Workers' Compensation and Employers Liability Insurance Policy (**WCELIP**)

<b>KPCI - Unit 1</b>	<b>Principles of Insurance (4% = 2 items)</b> <ul style="list-style-type: none"><li>Risk</li><li>Managing Risk</li><li>Insurance</li><li>Law of Large Numbers</li><li>Elements of Insurability</li><li>Other Insurance Terms</li></ul>
<b>KPCI - Units 2 &amp; 4</b>	<b>The Insurance Contract and Transaction (4% = 2 items)</b> <ul style="list-style-type: none"><li>Elements of a Valid Contract</li><li>Characteristics of an Insurance Contract</li><li>Parts of the Insurance Contract</li><li>Misrepresentation, Concealment and Fraud</li><li>Representations and Warranties</li><li>Waiver and Estoppel</li></ul>
<b>KPCI - Unit 6</b> <b>KGWC</b> <b>KRS342</b>	<b>Liability Insurance Principles &amp; Development of WC (8% = 4 items)</b> <ul style="list-style-type: none"><li>Negligence: Legal Duty Owed, Breach of Legal Duty</li><li>Contributory vs. Comparative Negligence</li><li>Employer Defenses Against Liability before Workers' Compensation</li><li>Exclusive Remedy</li><li>State Administration of Workers' Compensation (KRS 342.228; 342.815; 342.900)</li></ul>
<b>KPCI - Unit 18</b> <b>KGWC</b> <b>KRS342</b>	<b>Workers' Compensation Laws (60% = 30 items)</b> <ul style="list-style-type: none"><li>Employer - Employee Relationship</li><li>Compensable Injuries/Disease/Cumulative Trauma</li><li>Benefits Provided</li><li>Claims Investigation, Handling, and Settlement</li></ul>
<b>KPCI - Unit 18</b> <b>KRS342</b> <b>WCELIP</b>	<b>Workers' Compensation and Employers Liability Policy (10% = 5 items)</b> <ul style="list-style-type: none"><li>Parts of Policy</li><li>Coverages</li><li>Exclusions</li><li>Endorsements</li></ul>
<b>KPCI - Unit 18</b> <b>KGWC</b>	<b>Federal Workers' Compensation Laws (2% = 1 item)</b>
<b>KY Insurance</b> <b>Laws &amp; Regulations</b> <b>Cited Sections</b>	<b>Kentucky Law (12% = 6 items)</b> <ul style="list-style-type: none"><li>Insurance Fraud KRS 304.47</li><li>Change of Address KRS 304.2-120; 304.9-200</li><li>License Renewal KRS 304.9-260</li><li>Qualifications for License KRS 304.9-430</li><li>Continuing Education KRS 304.9-295</li><li>Apprentice KRS 304.9-432</li><li>Suspension or Revocation of License KRS 304.9-440; 304.99-010</li><li>Reporting of Criminal or Administrative Actions KRS 304.9-467</li><li>Workers' Compensation Deductibles KRS 304.13-400</li><li>Workers' Compensation Unfair Claims Settlement KRS 304.12-230; KRS 342.267; 803 KAR 25:240</li></ul>