

Crop Adjuster License Examination Study Outline

Coverage Available MPCl Crop-Hail – (5% = 3 items)

National Crop Insurance Services (NCIS)
Risk Management Agency (RMA)

Policy Provisions of Crop-Hail (25% = 12 items)

Crop-Hail Provisions
Crop-Hail Basic Policy Special Provisions Kentucky
Kentucky Crop-Hail Endorsements

MPCl Basic Provisions (25% = 13 items)

Special Provisions
Actual Production History (APH)
Group Risk Plan
Units
Acreage Reporting
Optional Units
Hail/Fire Exclusion
Replanting Provisions
Prevented Planting Coverage
Assignment of Indemnity
Priorities of Conflicts between Provisions
Catastrophic Risk Protection Endorsement
Production Records
Important Dates
Written Agreements
High Risk Land
Actuarial Documents
Insured Eligibility
Coverage Levels
Life of the Policy
Yield Guarantees
Definitions
Causes of Loss

Claim Settlement (25% = 12 items)

Deferrals
Notice of Loss
Insured's Duties after Loss
Insurer's Duties after Loss
Arbitration and Appraisal
Loss Payment
MPCl Loss Adjustment Responsibilities
Determining MPCl Production Account
Exclusions
Standard Measures
Concealment, Misrepresentation, or Fraud
Subrogation

Kentucky Law (10% = 5 items)

Kentucky Adjuster License Law
Kentucky Unfair Claim Settlement Practices

General Insurance Concepts and Definitions (10% = 5 items)

REFERENCES:

- Common Crop Insurance Policy Basic Provisions (05-BR)
- Comparison of Federal Crop Insurance to Private Crop-Hail Insurance 2009
- FCIC Catastrophic Risk Protection Endorsement 2008 (09-CAT)
- FCIC Coarse Grains Crop Provisions (98-041)
- Crop-Hail Policy General Provisions 2007 - NCIS 3
- Crop-Hail Insurance Kentucky Amendatory Endorsement 2009 - NCIS 3KY
- Optional Fire and Lightning Coverage on Crops Planted in Small Grain Crop, Stubble or Residue 2007 - NCIS 457
- Crop-Hail Policy Jacket 2010 - NCIS 5
- Crop-Hail Policy Basic Form Special Provisions Kentucky 2007 - NCIS 616K
- Crop-Hail Policy - Unharvested and Harvested Tobacco Form Special Provisions Kentucky 2005 - NCIS 641K
- About the Risk Management Agency 2009
- USDA Crop Insurance Basics 2008
- Loss Adjustment Manual (LAM) Standards Handbook – 2010 and Succeeding Crop Years - FCIC-25010 (02/2010)
- Kentucky Property and Casualty Insurance License Exam Manual – Kaplan 2006
- Kentucky Administrative Regulations - Title 806
- Kentucky Revised Statutes, Chapter 304 - Insurance Code