

ADJUSTERS ALL LINES PRE-LICENSING COURSE (31417)

FOR SCHEDULING DETAILS, CONTACT THE INSTRUCTOR AT 817-800-6197.

This is a description of the Lakeway Training Institute’s “All Lines Adjusters-Prelicensing Course”, which will be offered as a series of classroom lectures and home study materials. The lecture-seminars are presented as Powerpoint presentations and are paced in such a fashion so as to allow questions, feedback and open discussion. The deliverables consist of printed materials and a CD-ROM, which contains the presentations, online text and some reference materials. A total credit of 40 hrs is awarded.

COURSE SCHEDULE:

Time	Day 1	Day 2	Day 3	Day 4	Day 5
9:00-10:00	Principles	Contracts	Texas Homeowners	Other Coverages	
10:00-11:00	Concepts	Elements	Texas Homeowners	Bonds	EXAM
11:00-12:00	Policy Structure	Characteristics	Commercial PK Pol.	License Requirements	9:00- 10:30
12:00-1:00	Lunch	Lunch	Lunch	Lunch	
1:00-2:00	Policy Provisions	Legal Interpretation	Bus.Owner Pol.	License Regulation	
2:00-3:00	Texas Laws	Standard Fire	Commercial Gen. L.	Marketing	
3:00-4:00	Texas Regulations	Auto (incl. PAP)	Commercial Gen. L.	Adjuster Practice	
5:00-5:30	Texas Provisions	Texas Dwelling	Marine Coverages	Workmans Comp	

Insurance Terms & Related concepts (40%)

General Property Insurance (Product Knowledge Pertinent to Adjusters) (40%)

Texas Statutes and Rules Pertinent to Property & Casualty Adjusting (20%)

OBJECTIVES:

Adjusters All Lines

1. Have a functioning knowledge of the terms and definitions used throughout the course.
 2. Be familiar with the basics of insurance concepts, such as: risks, contracts, hazards, losses, premiums, and various types of insurers.
 3. Have a command of the fundamentals of insurance adjusting, such as: investigation, evaluation and disposal of claims.
 4. In addition, the attendee will be knowledgeable of:
 - Licensing Requirements-General Provisions
 - Company & Agency Regulations
 - Risk Management
 - Insurers
 - Contracts
 - Liability
 - Claims & Coverage
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COURSE OUTLINE:

I. Insurance Terms and Related Concepts (40%)
A. INSURANCE BASICS
1.0 Insurance Principles and Concepts
2.0 Policy structure
3.0 Common policy provisions
4.0 Texas laws, regulations and required provisions
B. CONTRACTS
1.0 Elements of a legal contract
2.0 Distinct characteristics of an Insurance contract
3.0 Legal Interpretations affecting contracts
II. General Property Insurance (Product Knowledge Pertinent to Adjusters) (40%)
A. Standard Fire Policy (3%)

B. Auto Liability (includes Texas PAP) (3%)
C. Personal Lines Coverage (ISO & TX Forms HO-A, HO-B, HO-C) (10%)
1.0 TEXAS DWELLING POLICY
2.0 TEXAS HOMEOWNERS POLICY
D. Commercial Lines Coverage (10%)
1.0 COMMERCIAL PACKAGE POLICY (CPP)
2.0 BUSINESS OWNERS POLICY
3.0 COMMERCIAL GENERAL LIABILITY
E. Inland Marine (2%)
1.0 HULL COVERAGE AND CARGO COVERAGE
F. Ocean Marine (2%)
G. Additional Coverages, exclusions & extentions (7%)
1.0 OTHER COVERAGES AND OPTIONS
2.0 BOILER AND MACHINERY INSURANCE
3.0 AVIATION INSURANCE
4.0 Texas Farm & Ranch Policies
H. Bonds (3%)
5.0 SURETY BONDS, FIDELITY & CRIME COVERAGES
III. Texas Statutes and Rules Pertinent to P & C Adjusting (20%)
A. Licensing Requirements (7%)
1.0 INSURANCE REGULATION
B. Marketing Practices (7%)
C. Adjuster Practices, responsibilities & duties (3%)
1.0 ADJUSTING LOSSES
2.0 PROTECTION AND INDEMNITY INSURANCE
D. Workers' Compensation (3%)

SINCE THIS COURSE REQUIRES A WEEK OF CONTACT TIME, PLEASE CALL THE DIRECTOR TO SCHEDULE TIMES AND DATES. THE FEES ARE CONTINGENT UPON LOCATION AND TRAVEL EXPENSES; MANAGERS SHOULD CONTACT THE DIRECTOR FOR FEES, TUITION AND GROUP RATES.