

**Alabama Department of Insurance  
Examination Content Outline  
Independent Adjuster**

Test Section	Description	Pages	All	P&C	WC	C
<b>Chapter 1 - Basic Insurance Principles and Terms</b>		<b>1-69</b>	<b>37</b>	<b>36</b>	<b>38</b>	<b>38</b>
1.1	What is insurance?	1-4	3	3	3	3
1.2	Characteristics of Insurance Contracts	5-12	3	3	4	4
1.3	Types of Insurers	13-17	2	2	3	3
1.4	Hazards and Risks	18-23	5	5	5	5
1.5	Risk Management	24-27	4	4	4	4
1.6	Important Terms	28-34	4	3	3	3
1.7	Types of Hazards and Fraud	35-37	3	3	3	3
1.8	Cause and Loss	38-39	2	2	2	2
1.9	Interest, Subrogation and Claims	40-47	2	2	2	2
1.10	Valuation, Deductibles and Coinsurance	48-54	4	4	4	4
1.11	Liability Insurance and Policy Limits	55-59	3	3	3	3
1.12	Liability and Law	60-69	2	2	2	2
<b>Chapter 2 - Adjusting Practices, Roles and Responsibilities</b>		<b>70-96</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>
2.1	The Agent and Authority	70-73	1	1	1	1
2.2	What is Adjusting	74-76	2	2	2	2
2.3	Adjusting Practices, Roles and Responsibilities	77-80	4	4	4	4
2.4	Claims and Settlement Options	81-87	3	3	3	3
2.5	Negotiations	88-96	2	2	2	2
<b>Chapter 3 - Personal Property</b>		<b>97-177</b>	<b>28</b>	<b>18</b>	<b>0</b>	<b>28</b>
3.1	Standard Fire Policy	97-102	3	3		3
3.2	Homeowners Insurance	103-125	6	6		
3.3	Dwelling Insurance	126-138	4	4		
3.4	Personal Auto	139-154	5	5		
3.5	Farm Insurance	155-165	4			9
3.6	Crop Insurance	166-177	6			16
<b>Chapter 4 - Commercial Property</b>		<b>178-274</b>	<b>22</b>	<b>20</b>	<b>0</b>	<b>0</b>
4.1	Commercial Property	178-208	6	6		
4.2	Commercial General Liability	209-228	3	3		
4.3	Professional Liability Coverage	229-231	2	2		
4.4	Surety Bonds	232-237	2	2		
4.5	Commercial Package Policies	238-257	3	3		
4.6	Commercial Auto Insurance	258-264	2	2		
4.7	Commercial Crime	265-269	2	1		
4.8	Boiler and Machinery	270-274	2	1		

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<b>Chapter 5 - Additional Coverages</b>		<b>275-339</b>	<b>32</b>	<b>20</b>	<b>33</b>	<b>5</b>
5.1	Flood Insurance	275-280	3	3		5
5.2	Mechanical Breakdown	281	2	2		
5.3	Umbrella and Excess Liability	282-283	2	2		
5.4	Ocean Marine	284-289	3	2		
5.5	Inland Marine	290-295	3	2		
5.6	Aviation Insurance	296-299	2	2		
5.7	Workers' Compensation	300-321	6		25	
5.8	Health Insurance	322-333	4		6	
5.9	Residual Markets	334-337	2	2	2	
5.10	Additional Coverages	338-339	5	5		
<b>Chapter 6 - Adjuster Regulation and Law</b>		<b>340-380</b>	<b>19</b>	<b>19</b>	<b>17</b>	<b>17</b>
6.1	Fiduciary Duty and Ethics	340-344	2	2	2	2
6.2	Unlawful and unfair Practices	345-352	3	3	3	3
6.3	Insurance Rules and Regulations	353-358	3	3	3	3
6.4	Alabama Licensing Requirements	359-364	3	3	3	3
6.5	Alabama Auto Regulation	365-372	3	3		
6.6	Alabama Insurance Guaranty Associations	373-374	1	1	2	2
6.7	Fair Credit Reporting / HIPAA / IIPPA	375-376	1	1	2	1
6.8	Insurance Fraud	377-380	2	2	2	3
6.9	Windstorm Damage Mitigation	New	1	1		
	Total Questions on Exam		150	125	100	100
	Maximum Time allowed to complete exam in minutes		180	150	120	120
	Minimum Correct for Passing Score		105	88	70	70

All = Combined P&C Adjuster exam, including Workers Comp and Crop

P&C = P&C Adjuster Exam, excluding Workers Comp and Crop

WC = Workers Comp Adjuster exam

C = Crop Adjuster exam

A test section left blank indicates no questions on that exam from that test section.

Information for Test Section 6.9 is from the Windstorm Damage Mitigation Information sheet provided by the Alabama Department of Insurance dated 12/16/2014 available at [www.aldoi.gov](http://www.aldoi.gov).

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