Workers’ Compensation Adjuster
Content Outline

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   c. Self-Insurance
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   i. Non-resident Aliens
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    c. Indemnity Waiting Period
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Study material: MS Adjuster Guidebook, Workers Compensation Commission located at www.mwcea.org
Property and Casualty Adjuster with Workers Comp

Content Outline

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2. Commercial Auto Insurance
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3. Commercial General Liability Insurance
   a. Basic Hazards
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4. Commercial Property Insurance
   a. Premises and Operations
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   c. Personal and Advertising injury
   d. Boiler and Machinery
   e. Businessowners Policy (BOP)

5. Dwelling Insurance

6. Homeowners Insurance
   a. HO forms
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7. Insurance Company Organization and Regulation

8. Introduction to Liability Insurance

9. Introduction to Property Insurance
   a. Property policy conditions
   b. Prorata method
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10. Miscellaneous Commercial Insurance
   a. Surety bonds
   b. Crime coverage
   c. Additional coverage
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11. Miscellaneous Personal Insurance
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   b. Earthquake
   c. Flood11. Mississippi Laws, Rules and Regulations
   a. Commissioner of Insurance MS Code 1972 83-1-3
   b. Definitions
   c. License requirements
   d. Adjuster

12. Mississippi Law, Rules and Regulation
   a. Commissioner of Insurance
   b. Definitions
   c. License requirements
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13. Ocean and Inland Marine Insurance
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14. Personal Auto Insurance
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   b. Liability
   c. Medical payments
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16. Standard Fire Policy
   a. Basic coverages
   b. Limitations and restrictions
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      i. Uninsured Subcontractor
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   b. **Insurance Policy**
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      i. Compensable Injuries
      ii. Burden of Proof
      iii. Standard of Proof
      iv. Found Dead Presumption
      v. Coming and Going Rule
      vi. Consecutive Injuries
      vii. Idiopathic Falls
      viii. Independent Contractors
      ix. Non-resident Aliens
      x. Apportionment
      xi. Intoxication
      xii. Willful Intent to Injure
      xiii. Compensation for Injuries where Third Parties are Liable
   d. **Indemnity Benefits**
      i. Compensation for Disability
         - Permanent Total Disability
         - Serious Head or Facial Disfigurement
         - Partial or Total Loss of Use of a member
   e. **Medical Benefits**
      i. Right of Selection
         - Qualified Providers
         - Ex Parte’ Communication
         - Authorization
         - Duty to Provide
      ii. Average weekly wage

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**Public Adjuster**

**Content Outline**

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   b. Liability
   c. Medical Payments
   d. Physical damage
   e. Uninsured & Underinsured motorists
   f. Types of auto

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3. **Commercial Property Coverage**
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4. **Dwelling, Homeowners & Other Coverages**

5. **General Insurance Concepts & Principles**
   a. Property & Casualty insurance terms
   b. Insurance concepts
   c. Loss report

6. **Liability Insurance**
   a. Professional
   b. Errors and Omissions
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7. **Overview of Property & Casualty Insurance**
   a. Product knowledge
   b. Policy provisions

8. **Mississippi Law, Rules and Regulations**
   a. Commissioner of Insurance MS Code 1972 83-1-3
   b. Definitions
   c. License requirements
   d. Adjuster

9. **Workers Compensation**
   a. Coverage
   b. Liability for Compensation
   c. Indemnity Benefits
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