

# Your Exam Content Outline

The following outline describes the content of one of the South Carolina insurance examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weight assigned to each section of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

## South Carolina Adjuster's Examination for Crop Insurance Series 19-13

50 questions – One-hour time limit

### 1.0 Insurance Regulation 10%

- 1.1 Director's general duties and powers (38-3-60, 110)**
- 1.2 Licensing requirements**
  - Qualifications (38-47-10)
  - Nonresident (38-47-20)
  - Emergency adjuster permit (Reg 69-1)
- 1.3 Maintenance and duration (38-47-40)**
  - Change of address (38-47-15)
- 1.4 Disciplinary actions**
  - Cease and desist order (38-57-200, 230)
  - Hearings (38-3-170; 38-57-200)
  - Penalties (38-2-10-30; 38-47-70)
  - Suspension, revocation or cancellation (38-47-70)
- 1.5 Claim settlement laws and regulations (38-59-20)**
- 1.6 Federal regulation**
  - Fraud and false statements (18 USC 1033, 1034)

### 2.0 Crop Insurance 40%

- 2.1 Eligibility**
  - Insureds
  - Insurable crops
- 2.2 Application**
  - Binder
  - Declarations section
  - Required signatures
  - Required information
- 2.3 Terms of coverage**
  - Effective date
  - Inception of coverage
  - Expiration
  - Cancellation
- 2.4 Perils insured against**
- 2.5 Exclusions**

### 2.6 Limits of coverage

- Insurable value
- Percentage plan
- Deductibles
- Reduction of insurance

### 2.7 Other provisions

- Replanting clause
- Acreage variation
- Transit coverage
- Fire department service charge
- Pro rata liability clause
- Fire and lightning coverage
- Windrowed crops
- Assignment
- Subrogation

### 2.8 Claim settlement practices

- Notice of loss
- Insured's duties after loss
- Appraisal/arbitration

### 2.9 Mandatory endorsements

- NCIS — 444 Truck and Vine Crops
- NCIS — 578 Tree Fruits
- NCIS — 678 Field Diagram

### 3.0 Plant Physiology 10%

- 3.1 Basic plant functions**
- 3.2 Structure of the stem and leaf**
- 3.3 Stages of growth**
- 3.4 Main classification of plants**
  - Grassy plants
  - Broadleaf plants

### 4.0 Loss Adjusting Procedures 40%

#### 4.1 Settling the claim

- Other insurance
- Subrogation
- Field inspections and counts
- Closing the claim
- Deferments
- Unsettled claims (snags)