

# 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 Hail 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)