

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 Examination for Motor Vehicle Damage Appraiser Series 19-15

60 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 (38-49-20)
- 1.3 Maintenance and duration (38-49-20; Reg 69-33)
- 1.4 Disciplinary actions (38-49-40)
- 1.5 Claim settlement laws and regulations (38-59-20; Reg 69-16)
- 1.6 Federal regulation
 - Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 10%

- 2.1 Common auto policy provisions
 - Insureds — named, first named, additional
 - Insuring agreement
 - Declarations
 - Limit of liability
 - Conditions
 - Deductibles
 - Loss payable clause
 - Exclusions
 - Endorsements
 - Abandonment
 - Salvage

3.0 Auto Insurance 5%

- 3.1 Personal auto ('05)
 - Definitions
 - Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
 - General provisions
 - Selected endorsements
 - Towing and labor costs (PP 03 03)
 - Miscellaneous type vehicle (PP 03 23)
- 3.2 Commercial auto ('06)
 - Section I — Covered autos

Section III — Physical damage coverage
Exclusions

4.0 Appraising Auto Physical Damage Claims 75%

- 4.1 Role of the appraiser
 - Duties and responsibilities
 - Relationship to adjusters
- 4.2 Duties of insured after a loss
 - Notice to insurer
 - Minimizing the loss
 - Inspection and appraisal of vehicle
 - Special requirements
- 4.3 Determining value and loss
 - Adjustment procedures
 - Salvage
 - Appraisal
 - Depreciation
 - Repair or replacement
 - Repair options and procedures
 - "Like kind and quality"
 - Aftermarket parts
 - Partial loss versus total loss
 - Constructive total loss
- 4.4 Vehicle inspection
 - Proper vehicle identification and options ID
 - Evaluate with regard to circumstances of accident
 - Estimate of repairs form
- 4.5 Vehicle parts and construction
 - Body
 - Front end
 - Rear body
 - Quarter panels
 - Doors
 - Roof
 - Bumpers/urethane repairs
 - Lamps
 - Cowl
 - Firewall
 - Floor pan
 - Rocker panels
 - Pillars
 - Substructure
 - Frame
 - Unibody
 - Mechanical
 - Engine
 - Cooling system
 - Electrical system/computers

- Exhaust system
- Fuel system
- Heating and air conditioning systems
- Brakes/ABS
- Steering
- Suspension
- Transmission
- Air bags/SRS (seat belts)

Glass

Tires

Interior

Paint

4.6 Handling auto theft losses

4.7 Auto arson and fraud