

# Your Exam Content Outline

The following outline describes the content of one of the Massachusetts 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.

## Massachusetts Motor Vehicle Damage Appraiser Series 16-60

60 questions – One-hour time limit

### 1.0 Insurance Regulation 14%

- 1.1 Authority of the Auto Damage Appraiser Licensing Board (M.G.L. C. 26 Sec. 8G; 212 CMR 2.01)**
- 1.2 Licensing requirements**
  - Qualifications (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(2))
  - Process (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(3))
  - Display (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(1))
- 1.3 Maintenance and duration (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02(1)(4))**
- 1.4 Disciplinary actions**
  - Suspension, revocation, refusal to issue or renew (M.G.L. C. 26 Sec. 8G; 212 CMR 2.02)
  - Penalties and fines (211 CMR 123.08, 133.08; 212 CMR 2.05)
- 1.5 Appraiser laws and regulations (Reg 211 CMR 123.01–.08, .10; 133.01–133.09; M.G.L. C. 26 Sec. 8G)**

### 2.0 Insurance Basics 6%

- 2.1 Common auto policy provisions**
  - Insureds — named, first named, additional
  - Deductibles
  - Policy limits
  - Loss payable clause
  - Insurer provisions
    - Subrogation
    - Salvage

### 3.0 Appraising Auto Physical Damage Claims 80%

- 3.1 Role of the appraiser**
- 3.2 Determining value and loss**
  - Salvage
  - Appraisal
  - Depreciation/betterment
  - Repair or replacement
    - Repair options and procedures
    - "Like kind and quality"
    - Aftermarket parts regulation (Reg 211 CMR 133.04; M.G.L. C. 90 Sec. 34R)

Total loss  
Contract repair

### 3.3 Vehicle inspection

Proper vehicle identification and options ID  
Evaluate with regard to circumstances of accident  
Estimate of repairs form

### 3.4 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