

PA MVPDA Exam Content Outline

The Series 16-15 Pennsylvania Motor Vehicle Physical Damage Appraiser exam will contain questions on the subjects described in the outline below. The percentages indicate the relative weight assigned to each section of the exam.

Series 16-15 Motor Vehicle Physical Damage Appraiser Examination

90 questions – 2.5-hour time
limit

1.0 Insurance Regulation 11%

- 1.1 Authority of the Insurance Commissioner (63 P.S. § 860)**
- 1.2 Licensing requirements**
 - Qualifications (63 P.S. § 853; 31 Pa. Code Ch. 62.2)
 - Grounds for license denial (63 P.S. § 856)
 - Display (63 P.S. § 861)
- 1.3 Maintenance and duration (63 P.S. § 854)**
- 1.4 Disciplinary actions**
 - Suspensions or revocations (63 P.S. § 855)
 - Fines or imprisonment (63 P.S. § 859)
- 1.5 Conduct standards (63 P.S. § 861; 31 Pa. Code Ch. 62.3)**
- 1.6 Federal regulation**
 - Fair Credit Reporting Act (15 USC 1681-1681d)
 - Fraud and false statements (18 USC 1033, 1034)

2.0 Insurance Basics 1%

- 2.1 Insurance principles and concepts**
 - Insurable interest
 - Causes of loss (perils)
 - Direct versus indirect loss
 - Valuation
 - Actual cash value
 - Stated amount
- 2.2 Common auto policy provisions**
 - Insureds — named, first named, additional
 - Deductibles
 - Loss payable clause
 - Abandonment
 - Salvage

3.0 Auto Insurance 2%

- 3.1 Personal auto ('05)**
 - Coverage for damage to your auto
 - Collision
 - Other than collision
 - Deductibles
 - Transportation expenses
 - Exclusions
 - General provisions

Selected endorsements
Miscellaneous type vehicle
(PP 03 23)

3.2 Commercial auto ('10)

Section I — Covered autos
Section III — Physical damage
Exclusions

4.0 Appraising Auto Physical Damage Claims 46%

- 4.1 Role of the appraiser**
- 4.2 Duties of insured after a loss**
 - Notice to insurer
 - Minimizing the loss
 - Proof of loss
 - Inspection and appraisal of vehicle
 - Special requirements
- 4.3 Determining value and loss**
 - Adjustment procedure
 - Salvage
 - Appraisal
 - Depreciation
 - Repair or replacement
 - Repair options and procedures
 - "Like kind and quality"
 - Aftermarket parts
 - Partial 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 Auto arson and fraud

5.0 Appraising Auto Physical Damage Claims – Practical Applications 40%

- 5.1 Vehicle value, loss, parts and construction**
 - Appraisal
 - Repair or replacement (ex. "like-kind and quality", aftermarket parts)
 - Partial versus total loss
 - Constructive total loss
 - Body
 - Front end
 - Rear body
 - Quarter panels
 - Doors
 - Roof
 - Bumpers/urethane repairs
 - Lamps
 - Cowl
 - Firewall
 - Floor pan
 - Rocker panels
 - Pillars
 - Frame
 - 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/wheels
- Interior
 - Seats
 - Dash
- Paint and Finish
- Accessories (ex. Graphics, running boards, trailer hitch, bug screens, auxiliary lighting, tinted glass)