

Your Exam Content Outline

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

Series 16-15 Pennsylvania Motor Vehicle Physical Damage Appraiser Examination

60 questions – One-hour time limit

1.0 Insurance Regulation 15%

- 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 5%

- 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
 - Cancellation and nonrenewal
 - Deductibles
 - Loss payable clause
 - Abandonment
 - Salvage

3.0 Auto Insurance 5%

- 3.1 Personal ('05) auto policy
 - 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 Business auto coverage form ('06)

- Section I — Covered autos
- Section III — Physical damage
- Exclusions

4.0 Appraising Auto Physical Damage Claims 75%

- 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