

Your Exam Content Outline

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

Utah Adjuster's Crop Exam Series 17-26

60 questions (plus 5 unscored items)

1-hour time limit

Effective date: January 1, 2020

1.0 Insurance Regulation 15% (9 Items)

1.1 Licensing requirements

- Purpose (31A-26-101)
- Definitions (31A-26-102)
- Qualifications (31A-26-203, 205)
- Purpose (31A-26-202)
- Process (31A-26-202)
- Classifications of licenses (31A-26-204)
 - Adjuster (31A-26-102, 201, 204 (1)(c))
 - Nonresident adjuster (31A-26-208)
- Emergency adjuster (31A-26-212)
- License/character requirements (31A-26-204 & 205)
- Licensing exceptions (31A-26-201 (2))

1.2 Maintenance and duration

- Renewal (31A-26-213; 31A-26-214.5; Reg. R590-244-7 through 9)
- Change of name, address, telephone number (31A-26-306 (1)(b))
- Assumed names (31A-26-209 (2))
- Records (31A-26-306 (2-4))
- Continuing education requirements (31A-26-206; Reg. R590-142-1 through 10)
- Reinstatement (31A-26-214.5 (2); Reg. R590-244-8)
- Reporting of actions (31A-26-203)

1.3 Disciplinary actions

- Probation (31A-26-214)
- License termination, suspension, nonrenewal, or revocation (31A-26-213)
- Monetary forfeiture (fines) (31A-2-308)

1.4 Claim settlement laws and regulations

2.0 Crop Insurance 25% (15 Items)

2.1 Eligibility

- Insureds
- Insurable crops

2.2 Application

- Binder
- Declarations section
- Required signatures
- Required information

2.3 Term 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
Assignment
Subrogation

2.8 Claim settlement practices

Notice of loss
Insured's duties after loss
Appraisal/arbitration

2.9 Mandatory endorsements

NCIS — 444 Tomatoes, Truck and Vine Crops
NCIS — 578 Tree Fruits

3.0 Federal Multi-peril Crop Insurance Programs 30% (18 Items)

3.1 Basic catastrophic crop insurance (CAT)

Eligibility
 Insureds
 Insurable crops
Actuarial document books
Yield guarantee
 Actual production history (APH)
 Assigned yield
 Transitional yield
Coverage level
Market price percentage
Covered causes of loss
Application
Basic unit
Administrative fee
Production records
Acreage reporting
Late planting agreement option
Disqualification of producer
Life of policy
 Continuous
 Cancellation
 Termination

3.2 Multiple peril policy options

Levels of coverage
Price election
Optional units
High-risk land exclusion
Hail/fire exclusion

Replant payments
Late planting coverage
Prevented planting coverage
Transfer of coverage
Assignment of indemnity
Subrogation

3.3 Other provisions

Individual crop
Small grain
Coarse grain
Priorities of conflicts between provisions
Duties after loss
 Insured
 Insurer

3.4 Additional programs

Group Risk Plan (GRP)
 County expected yield
 County average yield
Eligible crops

4.0 Plant Physiology 10% (6 Items)

4.1 Basic plant functions

4.2 Structure of the stem and leaf

4.3 Stages of growth

4.4 Main classification of plants

Grassy plants
Broadleaf plants

5.0 Loss Adjusting Procedures 20% (12 Items)

5.1 Settling the claim

Other insurance
Subrogation
Field inspections and counts
Closing the claim
Deferments
Unsettled claims (snags)