

# EXAMINATION CONTENT OUTLINES

## 2.13 Fraud

### PUBLIC ADJUSTER EXAMINATION

# of Items	Minimum Passing Score	Time Allowed
50	70% Correct	3.5 Hours

#### CONTENT OUTLINE

<b>1.0 PROPERTY LOSS ADJUSTING (30 Items)</b>
<i>Ref: 17:22B and 11:1-37</i>
<i>General construction terminology</i>
<i>National Flood Insurance Act of 1968 and Title 44 of the Code of Federal Regulations (see Federal Emergency Management Agency website)</i>
<i>General insurance knowledge (policy coverages and definitions)</i>
1.1 Who and What is Insured
1.2 Causes of Loss
1.3 Limits of Coverage
1.4 Coinsurance
1.5 Insured's Duties Following a Loss
1.6 The Appraisal Provision
1.7 Loss Adjusting
1.8 Types of Personal Property Losses
1.9 Estimates
1.10 Residential Construction Evaluation
1.11 Time Element Losses
1.12 Miscellaneous Loss
1.13 Catastrophe
1.14 Condominium
<b>2.0 PUBLIC ADJUSTMENT LICENSING ACT (20 Items)</b>
<i>Ref: N.J.S.A. 17:22B et seq.</i>
2.1 Definition of Public Adjuster
2.2 Requirements for Licensure/Bond
2.3 Sublicensees
2.4 Reasons for Refusal to License/Revocation
2.5 Penalties for Violations
2.6 Bond Filing
2.7 Administrative Reporting Requirements
2.8 Escrow Accounts
2.9 Minimum Record Keeping Requirements
2.10 Right to Compensation
2.11 Violations
2.12 Public Records

#### References

You may access all New Jersey Statutes at <http://www.njleg.state.nj.us/>. Select "Statutes" from the left side list under the heading "Laws and Constitution".

OR

[http://lis.njleg.state.nj.us/cgi-bin/om\\_isapi.dll?clientID=147438&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC\\_Frame\\_Pg42](http://lis.njleg.state.nj.us/cgi-bin/om_isapi.dll?clientID=147438&depth=2&expandheadings=off&headingswithhits=on&infobase=statutes.nfo&softpage=TOC_Frame_Pg42)

The New Jersey Administrative Code can be found at [www.lexisnexis.com](http://www.lexisnexis.com).

The Statutes and Administrative Code are available at all NJ State, County libraries, and most large libraries in New Jersey. Individuals may also make an appointment with the Department librarian to make copies at the states location in Trenton (a per page fee will be accessed for this service).

