



STATE OF MISSISSIPPI
Insurance Examination Content Outline
Effective Date: July 1, 2016

Workers' Compensation Adjuster
Content Outline

Mississippi Insurance Department

- a. Commissioner of Insurance
- b. License Line of Authority
2. Insurance Policy
3. Administration
 - a. Impartial Construction
 - b. Agency of Administration and Members
4. Application
 - a. Employers Subject to the MWCA
 - b. Penalties for Failure to Secure Coverage
5. Coverage
 - a. Uninsured Subcontractor
 - b. Notice of Cancellation or Non-Renewal
 - c. Self-Insurance
 - d. Notice of Coverage
6. Jurisdiction
7. Extraterritorial Application
 - a. Concurrent Jurisdiction
8. Exclusiveness of Liability
9. Liability for Compensation
 - a. Compensable Injuries
 - b. Burden of Proof
 - c. Standard of Proof
 - d. Found Dead Presumption
 - e. Coming and Going Rule
 - f. Consecutive Injuries
 - g. Idiopathic Falls
 - h. Independent Contractors
 - i. Non-resident Aliens
 - j. Apportionment
 - k. Intoxication
 - l. Willful Intent to Injure
 - m. Compensation for Injuries where Third Parties are Liable
 - n. Statute of Limitations
10. Reporting of Injuries
 - a. Requirements
 - b. Penalty
11. Indemnity Benefits
 - a. Compensation for Disability
 - i. Temporary Total Disability
 - ii. Permanent Partial Disability
 - iii. Permanent Total Disability
 - iv. Serious Head or Facial Disfigurement
 - v. Partial or Total Loss of Use of a member
 - b. Calculation of Compensation Rate

- c. Indemnity Waiting Period
- d. Maximum and Minimum Payments
- e. Temporary Partial Disability
- f. Hernia
- g. Payments & Penalties
- h. Maximum Medical Improvement
- i. Form B-18 Report of Payment or Suspension of Payment
12. Average Weekly Wage
13. Mileage Reimbursement
14. Child and Spousal Support Liens
15. Medical Benefits
 - a. Right of Selection
 - b. Qualified Providers
 - c. Ex Parte' Communication
 - d. Authorization
 - e. Duty to Provide
16. Second Injury Fund
17. Litigation
 - a. Form B-5,11 Petition to Controvert & Response
18. Settlements
 - a. Procedure
 - b. Medicare Requirements
19. Third Party Recovery
20. Fraud and Misrepresentation

Study material: MS Adjuster Guidebook, Workers
Compensation Commission located at www.mwcea.org

Property and Casualty Adjuster with Workers Comp

Content Outline

1. Property and Casualty insurance terms and concepts
 - a. Insurance
 - b. Law of Large Numbers
 - c. Insurable Interest
 - d. Risk
 - e. Hazard
 - f. Peril
 - g. Direct and Indirect Loss
 - h. Proximate Cause
 - i. Deductible
 - j. Indemnity
 - k. Actual Cash Value
 - l. Replacement Cost
 - m. Limits of Liability
 - n. Coinsurance/Insurance to Value
 - o. Accident
 - p. Occurrence
 - q. Cancellation
 - r. Nonrenewal
 - s. Liability
 - t. Negligence
 - u. Reinsurance
 - v. Personal Lines
 - w. Commercial Lines
 - x. Surplus Lines
 - y. Proximate Cause
 - z. Burglary
 - aa. Robbery
 - bb. Theft
 - cc. Stock and Mutual Insurance Companies
 - dd. Lloyds insurers
 - ee. Rating Services and Organizations
 - ff. Pair and Set Clause
2. Commercial Auto Insurance
 - a. Business auto coverage form
 - b. Garage Coverage form
 - c. Truckers coverage
 - d. Endorsements
3. Commercial General Liability Insurance
 - a. Basic Hazards
 - b. CGL Coverage forms
 - c. Other General Liability forms
4. Commercial Property Insurance
 - a. Premises and Operations
 - b. Products Completed Operations
 - c. Personal and Advertising injury
 - d. Boiler and Machinery
 - e. Businessowners Policy (BOP)
5. Dwelling Insurance
6. Homeowners Insurance
 - a. HO forms
 - b. Coverage
 - c. Endorsements
7. Insurance Company Organization and Regulation
8. Introduction to Liability Insurance
9. Introduction to Property Insurance
 - a. Property policy conditions
 - b. Prorata method
 - c. Terms and concepts
10. Miscellaneous Commercial Insurance
 - a. Surety bonds
 - b. Crime coverage
 - c. Additional coverage
 - i. Business interruption
 - ii. Law & Ordinance
 - d/. Professional liability
 - e. Title
11. Miscellaneous Personal Insurance
 - a. Umbrella/Excess liability
 - b. Earthquake
 - c. Flood
1. Mississippi Laws, Rules and Regulations
 - a. Commissioner of Insurance MS Code 1972 83-1-3
 - b. Definitions
 - c. License requirements
 - d. Adjuster
12. Mississippi Law, Rules and Regulation
 - a. Commissioner of Insurance
 - b. Definitions
 - c. License requirements
 - d. Adjuster
13. Ocean and Inland Marine Insurance
 - a. Personal floaters
 - b. Commercial floaters
 - c. Nationwide definition
 - d. Personal water craft
14. Personal Auto Insurance
 - a. Types of auto
 - b. Liability
 - c. Medical payments
 - d. Physical damage
 - e. Uninsured/underinsured
 - f. Who is insured
15. Principles of Insurance
16. Standard Fire Policy
 - a. Basic coverages
 - b. Limitations and restrictions
 - c. Loss
 - d. Appraisal

- 17. Workers Compensation
 - a. Coverage
 - i. Uninsured Subcontractor
 - ii. Notice of Cancellation or Non-
 - iii. Self-Insurance
 - iv. Notice of Coverage
- Renewal
 - b. Insurance Policy
 - c. Liability for Compensation
 - i. Compensable Injuries
 - ii. Burden of Proof
 - iii. Standard of Proof
 - iv. Found Dead Presumption
 - v. Coming and Going Rule
 - vi. Consecutive Injuries
 - vii. Idiopathic Falls
 - viii. Independent Contractors
 - ix. Non-resident Aliens
 - x. Apportionment
 - xi. Intoxication
 - xii. Willful Intent to Injure
 - xiii. Compensation for Injuries where
 - Third Parties are Liable
 - xiv. Statute of Limitations
 - d. Indemnity Benefits
 - i. Compensation for Disability
 - Permanent Total Disability
 - Serious Head or Facial Disfigurement
 - Partial or Total Loss of Use of a member
 - e. Medical Benefits
 - i. Right of Selection
 - Qualified Providers
 - Ex Parte' Communication
 - Authorization
 - Duty to Provide
 - f. Average weekly wage

Public Adjuster
Content Outline

- 1. Auto Insurance
 - a. Commercial & Personal
 - b. Liability
 - c. Medical Payments
 - d. Physical damage
 - e. Uninsured & Underinsured motorists
 - f. Types of auto
- 2. Business Owners Policy
- 3. Commercial Property Coverage
 - a. Commercial property
 - b. Commercial general liability
- 4. Dwelling, Homeowners & Other Coverages
- 5. General Insurance Concepts & Principles
 - a. Property & Casualty insurance terms
 - b. Insurance concepts
 - c. Loss report
- 6. Liability Insurance
 - a. Professional
 - b. Errors and Omissions
 - c. Umbrella
- 7. Overview of Property & Casualty Insurance
 - a. Product knowledge
 - b. Policy provisions
- 8. Mississippi Law, Rules and Regulations
 - a. Commissioner of Insurance MS Code 1972 83-1-3
 - b. Definitions
 - c. License requirements
 - d. Adjuster
- 9. Workers Compensation
 - a. Coverage
 - b. Liability for Compensation
 - c. Indemnity Benefits
 - d. Medical Benefits