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# ALL LINES PRE-LICENSE COURSE FOR TEXAS ADJUSTERS

## Course Outline

### 1. General course description:

- What is covered in this course?

This 40-hour course will provide the training for someone to become an all-lines licensed insurance adjuster in the state of Texas.

It teaches insurance terms and definitions and develops the foundational understanding for the following policies:

- Auto
- Homeowner
- Personal
- Inland & Ocean Marine
- Commercial
- Bonds
- Workers Compensation

It also teaches the requirements for to become an insurance adjuster.

It includes the required 150-question exam at the end of the course.

- What is not covered in this course?

This course will not teach you how to inspect losses and adjust claims.

- Are there any prerequisites to this course?

Each student must complete the 10 hours of vocabulary terms self-study before the classroom portion of this course. You will use these terms extensively throughout the course and without the self-study; you may not pass the final exam. A notarized affidavit affirming you have completed the self-study portion will be required on the first day of the course.

- How will the course be presented?

The 30-hour classroom portion of this course will receive direct instruction from an experienced adjuster who is currently working as a file examiner, auditor, claims manager, and SIU (Special Investigation Unit) oversight, using lecture, breakout sessions, games, and more.

2. General course goals/objectives:

- We will provide the foundation you need to become a licensed all-lines insurance adjuster for Texas.
- We will provide the final exam at the end of the course at no charge.
- We guarantee you pass the exam or we will personally coach you on the areas you missed and allow you to retake the exam at no additional cost.
- You will receive a certificate of completion at the end of the course.
- We will assist you in applying for the license.
- We will provide notary services during the class at no charge to you.

3. General course requirements:

- Complete the 10-hour vocabulary self-study prior to attending the class, including the online exam.
- Turn in the notarized affidavit for the self-study portion at the beginning of day 1. A notary public will be available during the course.
- Attend four days of training. Classes begin at 8:00 and end at 5:00 with a one-hour lunch. On day 4, the 150-question exam will be given after lunch. Students will have three hours to complete the exam. If a student completes the exam prior to the three-hour limit, they may leave when done.
- Class materials required are handheld calculator, pens, pencils, and highlighter.
- Dress is business casual. Please dress comfortably as you will be sitting for several hours at a time.
- Sign in and out each day
  - i. Sign in at the beginning of the day and when returning from lunch.
  - ii. Sign out when leaving for lunch and at the end of the day.
- Pass the final exam with 70% or greater.

## Outline of Overall Course Structure

The course times are approximate. Complete self-study prior to Day 1 of classroom.

### Day 1:

7:30	Check in
8:00	Introduction to Insurance Claims Adjusting
8:30	Insurance Terms and Related Concepts (with two 15-min breaks)
1:00	Lunch (one hour)
2:00	Insurance Terms and Related Concepts (with one 15-min break)
3:30	General Property Insurance Product Knowledge – Personal Lines (with one 15-min break)
5:00	<b>End of Day 1</b>

### Day 2:

8:00	General Property Insurance Product Knowledge – Personal Lines (with one 15-min break)
10:30	General Property Insurance Product Knowledge – Auto Liability (w/10-min break)
11:30	General Property Insurance Product Knowledge – Standard Fire Policy
12:30	Lunch (one hour)
1:30	General Property Insurance Product Knowledge – Additional Coverage, Exclusions, and Extensions (with two 15-min breaks)
4:00	General Property Insurance Product Knowledge – Commercial Lines Coverage
5:00	<b>End of day 2</b>

### Day 3:

8:00	General Property Insurance Product Knowledge – Commercial Lines Coverage (with one 15-min break)
10:45	General Property Insurance Product Knowledge – Inland Marine (w/10-min break)
11:30	General Property Insurance Product Knowledge – Ocean Marine
12:30	Lunch
1:30	General Property Insurance Product Knowledge – Bonds (w/10-min break)
2:30	Texas Statutes and Rules Pertaining to Adjusting – Licensing Requirements (with one 15-min break)
3:10	Texas Statutes and Rules Pertaining to Adjusting – Marketing Practices
5:00	<b>End of day 3</b>

### Day 4:

8:00	Texas Statutes and Rules Pertaining to Adjusting – Marketing Practices
8:45	Texas Statutes and Rules Pertaining to Adjusting – Adjuster Practices, Responsibilities, and Duties (with one 15-min break)
10:00	Texas Statutes and Rules Pertaining to Adjusting – Workers' Compensation
11:00	Complete application & review
12:00	Lunch
1:00	Final Exam (Must complete within 3 hours)