CHIEF FINANCIAL OFFICER
BLAISE INGOGLIA
STATE OF FLORIDA

Florida Insurance
Examination Content Outlines
Effective January 1, 2027

Florida Public Adjuster's All Lines Insurance

100 scored questions plus 10 pretest questions
Time limit: 2 hours

I. GENERAL PROPERTY INSURANCE PRODUCT KNOWLEDGE 25%
- **A. Contracts in general**
- **B. Property insurance**
  1. Insurance contracts
  2. Insurance policy conditions
  3. Property insurance concepts
- **C. Adjusting Practices**
  1. Adjuster's responsibilities
     a. Company
     b. Independent
     c. Public
  2. Claims handling goals
  3. Basic claims handling activities
  4. Claim negotiation and settlement practices
  5. Property adjusting practices
     Ref: 627.70131
- **D. Types of Insurers**
  1. Surplus Lines
  2. Reciprocal Exchanges
  3. Admitted Insurers
  4. Residual Market

II. PROPERTY INSURANCE POLICIES 25%
- **A. Dwelling Insurance**
  1. Common policy forms
     a. DP-1
     b. DP-2
     c. DP-3
  2. Coverages (Basic, Broad, Special Forms)
  3. Common endorsements
  4. Definitions
- **B. Homeowners Insurance**
  1. Common HO policies
     a. HO -2, 3, 4, 5, 6, 8
  2. Coverages
  3. Limits
  4. Additional coverages
  5. Perils insured against
  6. Exclusions
  7. Conditions
  8. Common Endorsements
  9. Definitions
- **C. Condominiums**
  1. Unit Owner
  2. Association
- **D. Mobile/Manufactured Homes**
  1. Valuation
  2. Definitions
- **E. Commercial Property Insurance**
  1. Contract conditions
  2. Coverage forms - general
  3. Causes of Loss forms
  4. Statutory limitations
  5. Business interruption/extra expense
- **F. Flood Insurance**
  1. National Flood Insurance Program
  2. Other flood insurance
- **G. Business owners Policy**
  1. Property coverages
  2. Optional coverages
- **H. Inland Marine Insurance**
  1. Personal Inland Marine policies
  2. Commercial Inland Marine policies
- **I. Ocean Marine Insurance**
  1. Types of coverage
- **J. Builders' Risk**
- **K. Aviation Insurance**
- **L. Boiler Machinery/Equipment Breakdown**
- **M. Crime**
  1. General provisions
  2. Coverages and Plans

III. MOTOR VEHICLE PHYSICAL DAMAGE AND MECHANICAL BREAKDOWN INSURANCE 2%
- **A. Personal Auto Policy**
  1. Part D - Coverage for damage to your auto
- **B. Business Auto Policy**
  1. Business auto coverage form
     a. Section I- Covered autos
     b. Section III - Physical damage
  2. Garage insurance
     a. Section I - Covered autos
     b. Section III - Garage keepers
     c. Section IV - Physical damage coverage
- **C. Mechanical Breakdown**

IV. RESIDUAL MARKETS 2%
- **A. Florida Automobile Joint Underwriting Association (FAJUA)**
- **B. Citizens Property Insurance Corporation**
  Ref: 627.351

V. SELECTED FLORIDA STATUTES AND RULES 15%
- **A. Conduct of Adjuster**
  1. Unfair methods of competition and unfair or deceptive acts or practices
  2. Mediation of claims (FS 627.7015)
  3. Failure to acknowledge
  4. Response to Department inquiries
  5. Response to Consumer inquiries (626.854)
  6. Conduct of public adjusters

B. Ethical Requirements
1. Violations
2. Code of Ethics

C. Florida Insurance Guaranty Association (FIGA)

VI. FLORIDA LAWS AND REGULATIONS PERTINENT TO PUBLIC ADJUSTERS 31%

A. Florida Laws and Regulations Specific to Public Adjusters
1. Licensing requirements
2. Continuing education
3. Expiration of license or appointment
4. Change of address; name
5. Refusal, suspension, or revocation of license
6. Apprenticeship

B. Practices, Responsibilities, and Duties
1. Proof of Loss
   a. Requirements
   b. Time elements
2. Disclosure
   a. Advertising
   b. Conflicts of interest
   c. Adjuster identification
3. Contracts
   a. General requirements
   b. Fraud statement
   c. Fees
   d. Cancellation
   e. Declaration of emergency
4. Retention of Records

C. Conduct and Ethical Requirements
1. Code of ethics (FAC 69B-220.201)
2. Administrative code of conduct (FAC 69B-220.051)
3. Statutory conflicts of interest
4. Solicitation
5. Commingling
6. Prohibitions

D. Dispute Resolution
1. Civil remedies
   a. Notices
2. Mediation and Appraisal