



The Association of Average Adjusters of The United States and Canada

Full Member Examination Guide

The purpose of this guide is to assist those candidates who intend to sit the examination for Full Membership of the Association. Upon satisfactory application, further information will be provided.

FAQs on the examination process

- Who may take the exam?
Anyone who is already qualified as a Marine Hull Claims Professional of the Association may apply to take the exam, and who has submitted an application to do so within the time limits established by the Board of Directors for the examination year in question.
- When & where do Full Member exams take place?
The examination for Full Membership takes place every September in New York city, but also in other suitable geographic locations worldwide depending upon the needs of the candidates and the availability of proctors.
- Who prepares and marks the exam?
Full Members of the Association's Board of Directors prepare and mark the exams with assistance from Associate members, and from educational professionals, as needed.
- What are the examination's passing requirements?
Candidates will be required to attain a pass-mark of 75% on all three papers in order to be recommended for Full Membership of the Association by its Board of Directors.
- Support services provided.
Those candidates who qualify to sit the Full Membership examination will be provided with:
 - a. Mentoring support provided by a Full Member of the Association.
 - b. Access to the necessary manuals and books as may be needed to prepare for the exam.
 - c. Sample examination questions for each paper of the exam.
 - d. A sample study plan that will enable the candidate to cover the required material.

Structure of the exam:

Day #1:

- a. Paper #1: Multiple choice and short answer questions on principles and practices;
- b. Paper #2: Questions requiring calculations that demonstrate knowledge of marine claims.

Day #2 (the following day):

- c. Paper #3: Case Study – adjustment to be drawn up on given information.

Syllabus

The Association does not publish a syllabus as such, preferring instead to provide a non-exhaustive list of topics on which questions are asked, and to provide a list of recommended reading material.

Principle Areas of Study

Common Policy Forms

Current sets of prominent international insurance clauses providing coverage on ship/cargo/freight interests, and the differences in coverage afforded by the various wordings, such as:

- Institute Time Clauses (1/10/83)
- American Hull Insurance Clauses (2/6/77)
- Nordic Marine Insurance Plan 2013 (Version 2023)
- General Average Absorption Clauses
- Average Disbursements Clauses
- Fishing Vessel Clauses

Additional Policy Forms for U.S. Candidates:

American Institute Tug Form (53R-1)
American Institute Great Lakes Hull Clauses
Taylor Form (SP-39D)
Pacific Coast Tug/Barge Form
Protection & Indemnity SP-23
Protection & Indemnity SP-38

Additional Policy Forms for Canadian Candidates:

CBMU Great Lakes Hull Clauses
Canadian Hulls (Pacific) Clauses

Statutes, Rules of Practice

The Marine Insurance Act 1906, as amended by the Insurance Act 2015
Rules of Practice of the Association of Average Adjusters of the United States and Canada
York-Antwerp Rules 1994 and 2016

Additional Statutes for Canadian Candidates:

Marine Insurance Act SC 1993
Marine Liability Act SC 2001

Other Contracts:

Average Agreement / Bond
General Average Guarantee
Lloyd's Open Form 2024

Recommended Reading:

Marine Insurance and General Average in the United States by Leslie J. Buglass (3rd Edition)
- ISBN 9781507305690, widely available for purchase as an eBook
Marine Insurance Claims by J. Kenneth Goodacre (3rd edition)
Lowndes & Rudolf: The Law of General Average and York-Antwerp Rules (15th edition)
Arnould: Law of Marine Insurance and Average (21st edition)