
Insurance Adjuster Study Questions

Lender Interest Provisions

(Ans- **Protects lender interest by allowing the lender certain rights in the policy.**)

Coinurance Penalty

(Ans- **A property insurance provision that penalizes the insured's loss recovery if the limit of insurance purchased by the insured is not equal to or greater than a specified percentage (commonly 80 percent) of the value of the insured property.**)

Underinsured

(Ans- **A situation resulting from a failure to carry enough coverage on the value of a property, especially when there are coinsurance implications.**)

Coinurance

(Ans- **A type of insurance in which the insured pays a share of the payment made against a claim.**)

Franchise Deductible

(Ans- **A minimum amount of loss that must be incurred before insurance coverage applies. A franchise deductible differs from an ordinary deductible in that, once it is met, the entire amount of the loss is paid, subject to the policy limit. Franchise deductibles can be stated either as a dollar amount or as a percentage of the policy limit.**)

Percentage Deductible

(Ans- **Requires the insured party to pay a deductible equal to the percentage of the value of the insured risk.**)

Fixed Deductible

New York Insurance Adjuster Study Guide

Rosina Ehmann



New York Insurance Adjuster Study Guide:

New York Adjuster Exams (Independent General and Public) Unofficial Self Practice Exercise Questions Exam Review, 2018-09-03 An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance This book primarily covers the fundamental adjusting knowledge compatible with the state exam with New York specific coverage This book has topics compatible with the Public Adjuster exam and the Independent General Adjuster exam We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products **Rough Notes** Henry C. Martin, Irving Williams, 1928 A journal devoted to insurance and the industries *Career Opportunities in Banking, Finance, and Insurance, Second Edition* Thomas Fitch, 2007 Profiles current industry trends and salaries and career profiles include Insurance account executive banking customer service representative financial analyst tax preparer and more

Occupational Outlook Handbook, 1988 Describes 250 occupations which cover approximately 107 million jobs

Insurance Advocate, 1976 **Independent Insurance Claims Adjusting** Frank Medina, Independent Insurance Adjusters all over the United States and Canada are praising the publication *How to Succeed as an Independent Insurance Claims Adjuster* by Frank Medina Another helpful practical and easy to read book from the author helps new adjusters start off right in the industry Get the step by step requirements to get your new business started in just a few weeks Experienced adjusters consider the book an excellent review and note several hints and tips that make the purchase well worth reading Many use it to train new adjusters and initiate discussions to ensure they are on the same page Frank Medina is an experienced multi line adjuster with a reputation as an industry mentor and coach This book is the next best thing to one to one coaching with Frank If you are ready to take your career to the next level you will find that the systems hints tips and targeted advice in this book are exactly what you need Frank is so confident in the material covered in this book that he is willing to offer readers a six figure income guarantee If you follow all the steps in this book and adhere to the certain requirements if you do not make a six figure income he will provide a full refund for the purchase of your book within one year from purchase Unlock your dreams of financial freedom by becoming an independent insurance claims adjuster Finally

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