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## **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

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## **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

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