FLORIDA CLAIMS ADJUSTER (6-20) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

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How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 – 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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1. **Special types of vehicles listed under the Business Auto Policy include which of the following?**

   A. Cherry pickers and air compressors

   B. Buses and taxicabs

   C. Private passenger autos

   D. Pickup trucks

2. **Under Part One of the WC policy, what is the limit for recovery of medical bills incurred by an employee as a result of work-related injuries?**

   A. No limit

   B. $100,000

   C. $150,000

   D. $250,000

3. **Under a Dwelling Policy, all of the following are eligible, EXCEPT which?**

   A. A rental apartment in a commercial building

   B. A 1-6 family dwelling

   C. A two-family dwelling owned by a corporation

   D. A mobile home

4. **In condo losses where both forms apply, which form is primary for payment?**

   A. The Unit Owner form is primary and the Association form is excess

   B. Both pay equally

   C. The two forms are prorated

   D. The Association form is primary and the Unit Owner form is excess

5. **Failure to comply with the Workers Compensation Law is classified as which offense?**

   A. A third-degree felony

   B. A second-degree felony

   C. A first-degree misdemeanor

   D. A first-degree felony

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6. Ethics in claims handling primarily concerns which of the following?

A. Service to others and proper conduct

B. Maximizing profits

C. Following every legal loophole

D. Speed of settlement over accuracy

7. Physician, Surgeons and Dentists Insurance covers which of the following?

A. Blood Banks

B. Veterinarians

C. Optometrists

D. All of these

8. The Florida Financial Responsibility Law is triggered by?

A. Registration of the vehicle

B. Purchase of the vehicle

C. An accident involving bodily injury or property damage

D. Purchase of an auto policy

9. How is an Independent Adjuster best described?

A. Are Self-Employed and are not affiliated with either insurers or bureaus. They serve as adjuster representatives of insurers, and their services are compensated on a fee-plus-expenses basis for each loss handled.

B. Are employees of an insurer's internal claims department.

C. Work exclusively for public adjusting firms.

D. Represent the insured in all cases regardless of insurer involvement.

10. Which endorsement applies basic Liability and Medical Payments coverages to injuries to farm employees, but not to workers' compensation eligible employees?

A. Farm Liability Coverage Form

B. Farm Employers Liability/Medical Payments Endorsement

C. Employment Related Practices Liability

D. Custom Farming Endorsement

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Answers

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1. A
2. A
3. B
4. B
5. A
6. A
7. D
8. C
9. A
10. B

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Explanations

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1. Special types of vehicles listed under the Business Auto Policy include which of the following?

A. Cherry pickers and air compressors

B. Buses and taxicabs

C. Private passenger autos

D. Pickup trucks

Special types of vehicles in a Business Auto Policy are those pieces of equipment used in business operations that aren't ordinary private passenger cars. Cherry pickers (aerial lifts) and air compressors fit this category because they are specialized machinery often mounted on trucks and used on job sites. The policy recognizes these as distinct from standard autos due to their unique risk profiles and usage, so they're listed as the "special types" covered under the BAP. In contrast, buses and taxicabs, private passenger autos, and pickup trucks are considered more common vehicle classes and aren't the examples typically described as special types under this policy.

2. Under Part One of the WC policy, what is the limit for recovery of medical bills incurred by an employee as a result of work-related injuries?

A. No limit

B. $100,000

C. $150,000

D. $250,000

Medical benefits under Part One aren't capped by a dollar amount. The policy covers reasonable and necessary medical treatment for work-related injuries without a fixed limit, so the insured can receive the care needed up to what the treatment costs and is deemed appropriate. Wage benefits, by contrast, have their own weekly caps, but medical bills are not limited by a dollar cap in Part One. The other options suggest fixed monetary ceilings for medical expenses, which isn't how Part One medical benefits function.

3. Under a Dwelling Policy, all of the following are eligible, EXCEPT which?

A. A rental apartment in a commercial building

B. A 1-6 family dwelling

C. A two-family dwelling owned by a corporation

D. A mobile home

Dwelling policies are designed for residential properties with up to four separate dwelling units. That unit limit is the main rule driving eligibility. A dwelling with six units clearly exceeds this limit, so it isn't eligible under a Dwelling Policy. The other scenarios stay within the four-unit cap or are typically covered with standard endorsements: a rental apartment in a commercial building can be insured as a dwelling unit within a mixed-use property if the total number of units doesn't exceed four; a two-family dwelling is within the four-unit limit; and a mobile home can be insured under a Dwelling Policy with the appropriate setup or endorsement. So the six-unit configuration is the one that does not fit the policy's eligibility.

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4. In condo losses where both forms apply, which form is primary for payment?

A. The Unit Owner form is primary and the Association form is excess

B. Both pay equally

C. The two forms are prorated

D. The Association form is primary and the Unit Owner form is excess

When two insurance forms cover the same condo loss and no form is designated as the sole primary payer, the payments come from both policies rather than one taking the lead. In this condo scenario, the Unit Owner form and the Association form coordinate to share the loss rather than one being strictly primary and the other excess. If their limits are equal, they typically split the loss in half, each paying up to its limit. For example, with both forms at $100,000, a $40,000 loss would be paid $20,000 from each. If the loss is larger, they continue to contribute proportionally up to their respective limits. When limits differ, the contribution is pro rata based on the limits, but the key idea is that there isn't a single primary payer; both share the loss equally if their limits are the same.

5. Failure to comply with the Workers Compensation Law is classified as which offense?

A. A third-degree felony

B. A second-degree felony

C. A first-degree misdemeanor

D. A first-degree felony

The main concept here is the specific criminal penalty assigned for failing to comply with Florida's workers' compensation law. When an employer knowingly or willfully fails to secure or provide required workers' compensation coverage, the statute treats this as a crime and classifies it as a third-degree felony. That carries penalties of up to five years in prison and fines up to $5,000. This level reflects a serious violation of mandatory coverage, but not as severe as higher felonies. A second-degree felony would imply a longer potential sentence, while a first-degree misdemeanor or a first-degree felony would be inappropriate for this particular noncompliance, given the statute's stated classification.

6. Ethics in claims handling primarily concerns which of the following?

A. Service to others and proper conduct

B. Maximizing profits

C. Following every legal loophole

D. Speed of settlement over accuracy

Ethics in claims handling centers on service to others and proper conduct by the adjuster. It means treating policyholders, claimants, and colleagues with honesty, fairness, and integrity, and conducting investigations and settlements in a truthful and respectful way that aligns with the policy terms and applicable law. This focus ensures claims are evaluated on actual facts rather than personal gain or shortcuts. Ideas like maximizing profits, exploiting legal loopholes, or settling too quickly at the expense of accuracy undermine trust and violate ethical duties. So, prioritizing service and proper conduct is the correct approach.

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7. Physician, Surgeons and Dentists Insurance covers which of the following?

A. Blood Banks

B. Veterinarians

C. Optometrists

D. All of these

Physician, Surgeons and Dentists Insurance is a professional liability policy whose purpose is to protect against claims of negligence in medical care. The key idea here is that this type of coverage often extends beyond just the individual doctors named in the policy to cover other related professionals and facilities involved in patient care. In real-world healthcare, care is provided through a network that can include blood banks, optometrists, and even veterinarians when they operate within the same care system or practice. Because of that broader protection framework, the policy is commonly understood to cover all of these kinds of entities. That's why the best choice is all of these.

8. The Florida Financial Responsibility Law is triggered by?

A. Registration of the vehicle

B. Purchase of the vehicle

C. An accident involving bodily injury or property damage

D. Purchase of an auto policy

Florida's Financial Responsibility Law is about ensuring you can pay for damages after a crash. It's triggered by an accident that results in bodily injury or property damage. In such a situation, you must demonstrate financial responsibility—usually by showing you have an valid auto insurance policy or other approved means to cover the costs. Simply registering the vehicle, purchasing it, or buying insurance beforehand do not activate this requirement; the trigger is the incident itself and the resulting damages.

9. How is an Independent Adjuster best described?

A. Are Self-Employed and are not affiliated with either insurers or bureaus. They serve as adjuster representatives of insurers, and their services are compensated on a fee-plus-expenses basis for each loss handled.

B. Are employees of an insurer's internal claims department.

C. Work exclusively for public adjusting firms.

D. Represent the insured in all cases regardless of insurer involvement.

Independent adjusters are self-employed professionals who adjust claims on behalf of insurers, typically working as contractors either directly for insurers or through independent adjusting firms. They are not employees of a single insurance company, and they are paid on a fee-plus-expenses basis for each loss they handle. This arrangement allows them to represent the insurer's interests across multiple clients rather than representing the insured, which distinguishes them from staff adjusters (insurer employees) and public adjusters (who represent the insured). The other descriptions point to employees of a company, or to representation of the insured in all cases, which does not fit the independent, contractor-based model.

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10. Which endorsement applies basic Liability and Medical Payments coverages to injuries to farm employees, but not to workers' compensation eligible employees?

A. Farm Liability Coverage Form

B. Farm Employers Liability/Medical Payments Endorsement

C. Employment Related Practices Liability

D. Custom Farming Endorsement

This item tests how farm insurance fills gaps for injuries to workers who aren't covered by workers' compensation. The Farm Employers Liability/Medical Payments Endorsement adds coverage for bodily injury to farm employees who are not eligible for workers' comp, providing both medical payments and employers liability protection under the farm policy for those non-eligible injuries. It is designed specifically to cover gaps where workers' comp doesn't apply, without duplicating workers' compensation coverage for those who are eligible. The other endorsements don't fit because they address different issues: the Farm Liability Coverage Form is the general liability base and doesn't target injuries to non-eligible employees; Employment Related Practices Liability covers workplace conduct claims (like discrimination or harassment), not bodily injuries; and Custom Farming Endorsement concerns liability for work done by others under contract, not employee injury coverage.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

https://flclaimsadjuster620.examzify.com

We wish you the very best on your exam journey. You've got this!

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