NEW YORK GENERAL ADJUSTER (10-70) 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. **What must all admitted auto insurers selling auto insurance in New York do?**

   A. Offer uninsured motorist coverage

   B. Belong to the assigned risk plan

   C. Provide rental car insurance

   D. Accept all applications for coverage

2. **Under the discovery condition loss sustained form, how long are losses covered after the bond has expired?**

   A. Six months

   B. One year

   C. Two years

   D. Three years

3. **In the promulgation of workers' compensation rates, which factor is involved in the calculation of rates?**

   A. Annual salary of employees

   B. Experience modification factor

   C. Type of business

   D. Number of claims filed

4. **What is the purpose of a utilization review in a hospital setting?**

   A. To reduce administrative costs

   B. To control patient treatment costs

   C. To assist in record-keeping

   D. To enhance staff training

5. **What type of insurance coverage is often subject to additional regulation?**

   A. Liability insurance

   B. Personal insurance

   C. Health insurance

   D. Property insurance

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6. In which situation would a loud warning signal not suffice for safety in insurance terms?

A. In non-commercial aircraft operations

B. When the aircraft is carrying passengers

C. During construction projects

D. In emergency response scenarios

7. Which imaging technique is used to visualize a fractured bone?

A. Ultrasound

B. CT scan

C. Radiography

D. Magnetic Resonance Imaging (MRI)

8. Which of the following best defines liability insurance?

A. Covers damages to one's own property

B. Covers claims for damages to others' bodily injury or property damage

C. Covers loss of income due to business interruption

D. Covers legal fees involved in policy disputes

9. What does the employer's non-ownership coverage cover?

A. Covers the employer when using rented vehicles

B. Covers the employer when the employee is using their vehicle on company business

C. Covers the employee's personal vehicle during off-hours

D. Covers only employee vehicles

10. A workers' compensation contract is typically between which two parties?

A. Employer and employee

B. Insurance company and government

C. Insurance company and employer

D. Labor union and employer

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Answers

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

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Explanations

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1. What must all admitted auto insurers selling auto insurance in New York do?

A. Offer uninsured motorist coverage

B. Belong to the assigned risk plan

C. Provide rental car insurance

D. Accept all applications for coverage

The requirement for all admitted auto insurers selling auto insurance in New York to belong to the assigned risk plan is rooted in the state's goal to ensure that all drivers can obtain necessary liability coverage, even if they have difficulty securing it through the standard insurance market. This plan serves as a means for high-risk drivers to gain access to auto insurance when they may be turned away by other insurers. While offering uninsured motorist coverage is an important aspect of auto insurance, not all insurers are mandated by law to provide this coverage explicitly. The requirement to provide rental car insurance is not a universal obligation and often varies by specific policy terms. Similarly, while many insurers strive to accept all applications to remain competitive, there is no law in New York that requires them to do so indiscriminately, particularly for applicants deemed high-risk. Thus, the necessity for auto insurers to belong to the assigned risk plan reflects the state's regulatory measures to ensure inclusivity and protection for all drivers on the road, highlighting the importance of access to auto insurance in maintaining overall road safety.

2. Under the discovery condition loss sustained form, how long are losses covered after the bond has expired?

A. Six months

B. One year

C. Two years

D. Three years

The correct answer is one year because, under the discovery condition loss sustained form, any losses that are discovered after the expiration of the bond are still eligible for coverage, but only for a period of one year. This provision is intended to allow for claims to be made on losses that were not immediately apparent at the time the bond expired, providing a crucial window for policyholders to report these losses once they are discovered. The timeframe reflects a balance between the need for insurers to limit their exposure after a bond has ended and the need for policyholders to have reasonable time to identify and report losses that have occurred during the bond period but came to light afterwards. This coverage is particularly important in scenarios where fraud or misappropriation of funds may not be recognized until some time has passed. Other durations mentioned, such as six months or longer periods, do not align with the provisions outlined in typical loss sustained coverage under such bonds.

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3. In the promulgation of workers' compensation rates, which factor is involved in the calculation of rates?

A. Annual salary of employees

B. Experience modification factor

C. Type of business

D. Number of claims filed

The experience modification factor is indeed a key component in the calculation of workers' compensation rates. This factor is a measure of a company's safety record and claims history compared to other businesses in the same industry. It reflects how a company's incurred losses and claims experience deviate from the average, allowing insurers to adjust premiums accordingly. A lower experience modification factor indicates better-than-average safety performance, which can result in lower insurance premiums. Conversely, a higher factor signifies a riskier or less safe work environment, leading to increased premiums. This factor helps to incentivize companies to invest in safety and loss prevention measures, ultimately impacting overall workers' compensation costs. The other factors listed, while relevant to assessing risk, do not directly influence the calculation of the rates in the same primary manner as the experience modification factor. Annual employee salaries, the type of business, and the number of claims filed provide context or can influence other aspects but are not as central to the specific rate adjustment process as the experience modification factor is.

4. What is the purpose of a utilization review in a hospital setting?

A. To reduce administrative costs

B. To control patient treatment costs

C. To assist in record-keeping

D. To enhance staff training

Utilization review plays a critical role in overseeing and evaluating the necessity and efficiency of patient care in hospital settings. Specifically, its primary purpose is to control patient treatment costs by ensuring that the services provided are appropriate and necessary for the patient's medical condition. This process involves reviewing patient treatment plans, procedures, and hospital stays to determine their medical necessity and to prevent potential overutilization of resources. By focusing on cost control, utilization review helps to align patient care with both clinical guidelines and economic considerations, making it an essential component of quality assurance in healthcare. This approach not only helps manage expenses but also ensures that patient care is both effective and aligned with established standards.

5. What type of insurance coverage is often subject to additional regulation?

A. Liability insurance

B. Personal insurance

C. Health insurance

D. Property insurance

Health insurance is often subject to additional regulation due to its significant impact on individuals' access to necessary medical care and services. The intricacies of health care costs, the need for consumer protection, and the varying state and federal mandates make health insurance heavily regulated. This regulation includes laws regarding coverage provisions, pre-existing conditions, the benefits that must be offered, and practices involving premium rates and claims handling. In contrast, other types of insurance, such as liability, personal, and property insurance, while still regulated, generally face a different set of regulations that focus more on market conduct and the protection of policyholders in terms of financial solvency and fair practices, rather than the specific health care issues present in health insurance. Therefore, health insurance stands out as the type of coverage that requires more specialized and extensive regulatory oversight.

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6. In which situation would a loud warning signal not suffice for safety in insurance terms?

A. In non-commercial aircraft operations

B. When the aircraft is carrying passengers

C. During construction projects

D. In emergency response scenarios

In the context of insurance and safety standards, a loud warning signal may be insufficient when the aircraft is carrying passengers because the safety of human lives is at stake. In scenarios involving passenger aircraft, there are stringent regulations and safety protocols that go beyond merely sounding a warning. The presence of passengers necessitates a higher level of safety assurance, as a loud warning alone may not effectively alert individuals to potential dangers or allow for timely evacuation or response. In settings where human life is directly at risk, such as when transporting passengers, comprehensive safety measures, including clear communication, trained crew, and emergency procedures, are critical. This ensures that passengers are adequately informed and can respond appropriately to any threats or emergencies. In contrast, situations like non-commercial aircraft operations, construction projects, and emergency response scenarios may still rely on effective warning signals along with other safety measures, but the urgency and comprehensive safety needs of transporting passengers elevate the standard of care required in those specific contexts.

7. Which imaging technique is used to visualize a fractured bone?

A. Ultrasound

B. CT scan

C. Radiography

D. Magnetic Resonance Imaging (MRI)

The correct choice for visualizing a fractured bone is radiography, commonly known as X-rays. This imaging technique is widely recognized for its effectiveness in detecting fractures due to its ability to provide clear images of the skeletal system. X-rays work by passing a small amount of radiation through the body, which results in images that show the different densities of tissues. Bone appears white on the film or digital image due to its high density, making it easy to identify fractures. Other imaging techniques can be used to assess fractures, but they serve different purposes or have different advantages. Ultrasound, for instance, is more effective for soft tissue evaluation and is not typically used for assessing bone integrity directly. A CT scan, while providing more detailed cross-sectional images and useful for complex fractures, is generally used when additional detail is necessary beyond what X-rays can provide. MRI is primarily used for evaluating soft tissues, cartilage, and ligaments but is not the first choice when needing to confirm a straightforward fracture. Thus, radiography remains the standard and most appropriate method for visualizing fractures in bones.

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8. Which of the following best defines liability insurance?

A. Covers damages to one's own property

B. Covers claims for damages to others' bodily injury or property damage

C. Covers loss of income due to business interruption

D. Covers legal fees involved in policy disputes

Liability insurance is specifically designed to provide protection against claims or lawsuits that arise due to bodily injuries or property damage inflicted on others. This type of insurance covers legal expenses, medical costs, and compensation for damages awarded to the injured party, ensuring that the insured party is financially protected in the event of such claims. The primary purpose of liability insurance is to safeguard individuals or businesses from the financial burden that can arise from being held legally responsible for injuries or damages caused to others. This essential coverage is commonly utilized by various professions and businesses, as it helps cover the costs associated with defending against lawsuits and the potential settlements or judgments that might follow. In contrast, the other options represent different types of insurance coverage. For instance, some coverages focus on one's own property or income loss, which does not fall under the realm of liability insurance. Thus, identifying option B as the correct definition provides a clear understanding of what liability insurance encompasses.

9. What does the employer's non-ownership coverage cover?

A. Covers the employer when using rented vehicles

B. Covers the employer when the employee is using their vehicle on company business

C. Covers the employee's personal vehicle during off-hours

D. Covers only employee vehicles

The employer's non-ownership coverage is designed to provide liability protection to an employer when an employee uses their personal vehicle for work-related purposes. This means that if an employee is driving their own car while conducting company business—such as running errands or visiting clients—the policy will cover any potential liability issues that may arise from that use. This type of coverage is important because it helps shield the employer from claims that could occur while an employee is driving for work, thereby protecting the company's assets. The other options do not accurately reflect the purpose of this coverage. For example, while option A pertains to the coverage of rented vehicles, it does not directly relate to the scenarios involving an employee's personal vehicle. Option C addresses the use of an employee's personal vehicle during off-hours, which is typically not covered by the employer's non-ownership coverage, as it specifically concerns work-related usage. Option D suggests that the coverage only applies to employee vehicles, overlooking the key aspect that it provides liability coverage for employees using their own vehicles on behalf of the employer.

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10. A workers' compensation contract is typically between which two parties?

A. Employer and employee

B. Insurance company and government

C. Insurance company and employer

D. Labor union and employer

In a workers' compensation contract, the agreement is typically established between the insurance company and the employer. This contract ensures that the employer provides coverage for employees who sustain work-related injuries or illnesses. The insurance company agrees to compensate injured workers according to the terms of the policy, which helps protect the employer from lawsuits resulting from workplace injuries. This relationship is essential for establishing the responsibilities of both parties concerning workers' compensation claims. The employer pays premiums to the insurance company, which in turn provides coverage and indemnification for medical expenses and lost wages due to work-related injuries. Understanding this relationship helps clarify the role of insurance in safeguarding both employers and employees in the realm of workplace safety and health. Other options, while relevant to workplace dynamics, do not accurately represent the specific contractual relationship involved in workers' compensation. The employer and employee relationship is inherent to workers' compensation but does not constitute the direct contractual arrangement. Meanwhile, the roles of labor unions and governmental entities may influence workers' rights and protections but do not form the contractual basis for workers' compensation policies.

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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:

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

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