NEW YORK INDEPENDENT ADJUSTER, MOTOR VEHICLE NO□FAULT AND WORKERS' COMPENSATION HEALTH SERVICES ADJUSTER (SERIES 17-72) 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. Which of the following is true regarding uninsured motorists?

A. They are covered under liability insurance

B. They can provide proof of financial responsibility

C. They do not have adequate liability insurance

D. They represent an increased risk for insurers

2. An insurance professional accused of dishonesty involving interstate commerce will be prosecuted by whom?

A. The FBI.

B. The U.S. Attorney general.

C. The state attorney general.

D. The local law enforcement agency.

3. What is the minimum advance notice required for cancelling a workers compensation policy in New York when not related to nonpayment?

A. 15 days

B. 30 days

C. 60 days

D. 90 days

4. Which of the following is NOT classified as a "door" in an automobile?

A. A panel that opens for access

B. The hood of the vehicle

C. The trunk lid of the vehicle

D. The floor pan of the vehicle

5. Garagekeepers specified causes of loss coverage would apply to each of the following, EXCEPT:

A. Fire damage

B. Theft

C. Windstorm

D. Vandalism

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6. In terms of workers compensation, what does "coverage in effect" refer to?

A. Active policy status

B. Duration of employment

C. Employee medical history

D. Accident report submission

7. How quickly must an insurer respond to an inquiry from the New York Department of Insurance regarding a claim?

A. 5 business days

B. 10 business days

C. 15 business days

D. 20 business days

8. What gas does the human respiratory system remove from the body?

A. Oxygen

B. Nitrogen

C. Carbon dioxide

D. Hydrogen

9. What is an official notice of a lawsuit?

A. Pleadings

B. Summons

C. Subpoena

D. Affidavit

10. Under the Terrorism Risk Insurance Program Reauthorization Act of 2015, what is the trigger limit for claims in the year 2018?

A. $100 million.

B. $150 million.

C. $160 million.

D. $200 million.

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Answers

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

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Explanations

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1. Which of the following is true regarding uninsured motorists?

A. They are covered under liability insurance

B. They can provide proof of financial responsibility

C. They do not have adequate liability insurance

D. They represent an increased risk for insurers

Uninsured motorists are individuals who do not have adequate liability insurance coverage. This means that they either do not carry any insurance at all or their insurance falls below the minimum required limits mandated by law. The significance of this classification is paramount in insurance, especially when evaluating the risks that insurers face. Uninsured motorists typically signify that, in the case of an accident, there may be no financial recourse or compensation available for damages caused to another party. In contrast to the other options, liability insurance is designed to protect against damages caused to others, so uninsured motorists do not fall under this coverage. If they were able to provide proof of financial responsibility, they would not be classified as uninsured. Understanding this distinction helps insurers assess the risk associated with providing coverage and can influence policy premiums and conditions. Hence, categorizing individuals without sufficient liability coverage as uninsured motorists is crucial in the domain of insurance risk assessment.

2. An insurance professional accused of dishonesty involving interstate commerce will be prosecuted by whom?

A. The FBI.

B. The U.S. Attorney general.

C. The state attorney general.

D. The local law enforcement agency.

In cases involving dishonesty that intersects with interstate commerce, the prosecution is conducted by the U.S. Attorney General. This is due to the jurisdictional authority that federal law encompasses when it comes to crimes that cross state lines or involve federal regulations. The U.S. Attorney General leads the Department of Justice and is responsible for enforcing federal laws, which include various forms of financial crime and fraud that may affect interstate commerce. The involvement of federal officials, including the U.S. Attorney General, signifies the seriousness of the charges, considering that such offenses can have broader implications beyond the state level, impacting multiple states or even national interests. This distinguishes it from cases that would typically be managed solely by state authorities or local law enforcement, which would handle crimes confined to their geographical jurisdiction. Consequently, while other entities like the FBI, state attorney generals, or local agencies may be involved in different capacities or levels of a case, the ultimate prosecution, in this context, falls under the authority of the U.S. Attorney General, particularly when addressing violations that specifically pertain to federal law regarding interstate commerce.

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3. What is the minimum advance notice required for cancelling a workers compensation policy in New York when not related to nonpayment?

A. 15 days

B. 30 days

C. 60 days

D. 90 days

The minimum advance notice required for cancelling a workers' compensation policy in New York, when the cancellation is not related to nonpayment, is indeed 30 days. This requirement is set forth to protect both the insurer and the policyholder, ensuring that the policyholder has adequate time to secure alternative coverage if needed and that the insurer follows a fair process when terminating a policy. This 30-day notice period is important for maintaining the stability and reliability of coverage for workers, as unexpected cancellations without sufficient notice could leave employees unprotected in the event of workplace injuries. It allows for proper communication and planning to avoid lapses in coverage. Understanding this regulation is essential for adjusters dealing with claims and policy management in the workers' compensation arena.

4. Which of the following is NOT classified as a "door" in an automobile?

A. A panel that opens for access

B. The hood of the vehicle

C. The trunk lid of the vehicle

D. The floor pan of the vehicle

In the context of automobile terminology, a "door" typically refers to any panel that provides access to the interior or storage areas of the vehicle. This includes the front and rear passenger doors, as well as specialty doors like hatchbacks and sliding doors. The correct answer is identified as the floor pan of the vehicle. The floor pan is a structural component of the vehicle that forms the base of the interior cabin. While it plays a critical role in the integrity and safety of the vehicle, it does not function as a door, which is specifically designed to open and close for access. On the other hand, a panel that opens for access refers directly to a type of door. The hood and trunk lid are also classified as doors because they allow access to the engine compartment and the trunk storage area, respectively. Thus, the floor pan is the only choice that does not fit the definition of a door within the context of an automobile.

5. Garagekeepers specified causes of loss coverage would apply to each of the following, EXCEPT:

A. Fire damage

B. Theft

C. Windstorm

D. Vandalism

Garagekeepers specified causes of loss coverage is designed to provide protection for specific risks associated with the storage of vehicles. This type of coverage typically includes the perils of fire, theft, and vandalism, as they directly relate to incidents that can affect vehicles while they are in the care of a garage or repair shop. Windstorm, on the other hand, is not typically covered under garagekeepers specific causes of loss. This is largely because windstorm damage is considered an external natural event that can impact a wide area and is not the result of direct handling or custody associated with garage activities. Therefore, while fire, theft, and vandalism can be linked directly to the operations and responsibilities of a garagekeeper, windstorm events do not fall into this category and are often excluded from such coverage. This distinction emphasizes the targeted nature of the specified causes of loss coverage in protecting against more immediate, controllable risks related to vehicle storage.

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6. In terms of workers compensation, what does "coverage in effect" refer to?

A. Active policy status

B. Duration of employment

C. Employee medical history

D. Accident report submission

The term "coverage in effect" in the context of workers' compensation refers specifically to an active policy status. This means that the insurance policy that provides workers' compensation coverage is currently valid and in force, ensuring that employees are protected in case of work-related injuries or illnesses that occur during the period the policy is active. If coverage is not in effect, employees would not be eligible for benefits, which underscores the importance of maintaining a valid and active policy for both employers and employees. Other choices do not align with the concept of "coverage in effect"; duration of employment pertains to how long an employee has been with a company but does not indicate whether there is active insurance coverage. Employee medical history refers to an individual's past health records, which is unrelated to the status of the insurance policy. Accident report submission may involve documenting incidents for claims but does not define whether insurance coverage is currently active.

7. How quickly must an insurer respond to an inquiry from the New York Department of Insurance regarding a claim?

A. 5 business days

B. 10 business days

C. 15 business days

D. 20 business days

The requirement for insurers to respond to an inquiry from the New York Department of Insurance regarding a claim is established to ensure prompt communication and accountability within the insurance process. In New York, insurers are mandated to respond within 10 business days. This timeframe allows the Department to effectively monitor claims handling practices and ensures that policyholders receive timely updates on their claims. Adherence to this regulation is crucial for maintaining consumer trust in the insurance system and facilitates a swift resolution to any issues or inquiries raised.

8. What gas does the human respiratory system remove from the body?

A. Oxygen

B. Nitrogen

C. Carbon dioxide

D. Hydrogen

The human respiratory system is primarily responsible for the exchange of gases that occur in the lungs. One of its main functions is to remove carbon dioxide, a waste product of metabolism, from the body. During respiration, oxygen is inhaled into the lungs and subsequently transported to the bloodstream to be delivered to cells for energy production. In turn, carbon dioxide is produced as a byproduct of this energy production and is transported back to the lungs, where it is expelled from the body when we exhale. Identifying carbon dioxide as the gas removed from the body highlights the critical role of the respiratory system in maintaining acid-base balance and ensuring that the body can efficiently conduct cellular respiration.

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9. What is an official notice of a lawsuit?

A. Pleadings

B. Summons

C. Subpoena

D. Affidavit

An official notice of a lawsuit is referred to as a summons. A summons is a legal document issued by a court that notifies a defendant that a lawsuit has been filed against them and provides essential details such as the time frame within which the defendant must respond or appear in court. It serves to inform the involved parties and initiate the legal proceedings while ensuring that the defendant is aware of the claims made against them. In contrast, pleadings refer to formal documents filed with the court outlining each party's claims and defenses, while a subpoena is a document that orders an individual to appear in court or produce evidence. An affidavit is a written statement confirmed by oath or affirmation, used as evidence in court. Each of these documents plays a distinct role in the legal process, but the official notification of a lawsuit specifically corresponds to a summons.

10. Under the Terrorism Risk Insurance Program Reauthorization Act of 2015, what is the trigger limit for claims in the year 2018?

A. $100 million.

B. $150 million.

C. $160 million.

D. $200 million.

The Terrorism Risk Insurance Program Reauthorization Act of 2015 outlines certain thresholds and thresholds are adjusted annually based on inflation and other factors. In 2018, the trigger limit for claims was set at $160 million. This means that for an event to qualify for federal compensation under the program, the total losses must exceed this amount. The program is designed to provide a backstop for insurance claims related to acts of terrorism, and the trigger limit ensures that only significant events are considered for federal assistance, thus protecting the insurance market from the financial impact of smaller incidents. This figure is crucial for understanding how the program functions as it establishes a threshold that reflects the government's commitment to support insurance coverage for terrorist events while avoiding excessive claims for less impactful incidents.

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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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