# Florida Adjuster Licensing Practice Exam

A claim in the property/casualty industry Is defined as: correct answersan assertion of an alleged legal right against a person, entity, company or insurer that carries with it a demand for money as compensation for injuries or damages

when you purchase insurance, you are buying: correct answerspeace of mind that if an insured event does occur, that the insurance company will keep its promise and provide the financial protection that you purchased

in today's society, the most important factor in the purchase of insurance is: correct answerstrust

One of the most important claim handling goals of an insurance company is: correct answersto help those who have been injured or who have suffered loss for which the insured is responsible, while at the same time minimizing loss for the insured party and carrier

what is the primary difference between a company employee adjuster and an independent adjuster correct answersa company employee adjuster works for an insurance company and an independent adjuster works independently for themselves or for adjusting firms who represent many clients

an adjuster's responsibility as a fiduciary means: correct answersthe adjuster represents, and controls, the property and financial interests of the client to whom he/she owes a high degree of loyalty and good faith

the basic and primary functions of an adjuster are: correct answersinvestigating, evaluating, reporting, negotiating and disposing of claims

once an adjuster is licensed, he or she must maintain a continuing education requirement. What is that adjuster's compliance requirement in order to retain a license? correct answersan adjuster must complete 24 hours of continuing education in every 2 year compliance period, of which 5 hours must be taken in a properly certified 5 hour law and ethics update course

the adjuster's code of ethics starts with a basic premise which states: correct answersthe work of adjusting engages the public trust

Which of the following would NOT be a preferred claims practice or behavior under FL Unfair Insurance Trade Practices Act? correct answersNot responding to an insured calls because you haven't made up your mind

# **Exam For Florida Adjuster Manual**

**M Carnoy** 

#### **Exam For Florida Adjuster Manual:**

Florida Public Adjuster's Handbook of Statutes, Rules, and Other Legal Authorities Kurtis Jay Keefer, Esq., 2014-03-01 In Florida the legal authorities governing and relating to property insurance associated claims and insurance adjusting are scattered in various bodies of law beyond the Florida Insurance Code Unfortunately they are not always easy to locate or logically categorized or ordered This book contains a comprehensive compilation of these statutes rules and other legal authorities To compile the materials in this publication an exhaustive review was undertaken of the Florida Statutes Florida Administrative Code and other bodies of law Once compiled the authorities were then re categorized and re ordered in an effort to make them easier to search In addition this book includes a helpful list of over one hundred 100 important deadlines and timing issues as well as a list of other selected statutes an extensive list of state and federal cases arranged by topic and a list of resources relevant to property insurance and public adjusting Public adjusters should find this book helpful to their adjustment and handling of claims and in dealing with insurance representatives It should also assist public adjusters in becoming more familiar with the relevant legal authorities and the legislative process which has become more important in recent years with the passage of restrictive regulations for public adjusters This publication is not designed to be read from cover to cover like a traditional book rather it is to be used as a reference tool Table of Contents Segment 1 Important Deadlines and Timing Issues Segment 2 Statutes of Limitations and Notice Issues Segment 3 Public Adjusters and Insurance Representatives Licensing and Appointments Segment 4 Public Adjusters and Insurance Representatives Continuing Education Segment 5 Public Adjusters and Insurance Representatives Ethical Rules and Other Similar Authorities Segment 6 Public Adjusters and Insurance Representatives Advertising and Soliciting Segment 7 Public Adjuster Contracts Segment 8 Public Adjuster Fees and Other Fees Segment 9 Public Adjusters and Insurance Representatives Unlicensed Practice of Law and Adjusting Segment 10 Public Adjusters and Insurance Representatives Other Rules Segment 11 Collection Issues Segment 12 Insurance Policies Segment 13 Cancellation Renewal and Nonrenewal of Insurance Policies Segment 14 Claims Handling Issues Segment 15 Payment Issues Segment 16 Bad Faith and Unfair Trade Practices Segment 17 Fraud Segment 18 Disciplinary Issues for Public Adjusters Insurance Representatives and Insurers Segment 19 Mortgage and Banking Issues and Lender Placed Insurance Segment 20 Ordinance or Law Coverage including Building Codes etc Segment 21 Condominium and Timeshare Issues Segment 22 Sinkhole Claims Segment 23 Hurricane and Windstorm Issues Segment 24 Flood Insurance Claims Segment 25 Citizens Property Insurance Corporation Segment 26 Surplus Lines Insurance and Insurers Segment 27 Florida Insurance Guaranty Association F I G A Segment 28 Relief from the Federal Emergency Management Agency F E M A Segment 29 Right to Access Information Segment 30 Policyholder's Bill of Rights Segment 31 Various Definitions Segment 32 Mediation of Property Insurance Claims Segment 33 Litigation Issues Appendix I Other Selected Statutes Rules etc Appendix II Selected Florida and Federal Cases Appendix III Resources Index Making

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This book delves into Exam For Florida Adjuster Manual. Exam For Florida Adjuster Manual is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Exam For Florida Adjuster Manual, encompassing both the fundamentals and more intricate discussions.

- 1. The book is structured into several chapters, namely:
  - Chapter 1: Introduction to Exam For Florida Adjuster Manual
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  - $\circ\,$  Chapter 3: Exam For Florida Adjuster Manual in Everyday Life
  - Chapter 4: Exam For Florida Adjuster Manual in Specific Contexts
  - ∘ Chapter 5: Conclusion
- 2. In chapter 1, the author will provide an overview of Exam For Florida Adjuster Manual. The first chapter will explore what Exam For Florida Adjuster Manual is, why Exam For Florida Adjuster Manual is vital, and how to effectively learn about Exam For Florida Adjuster Manual.
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- 4. In chapter 3, the author will examine the practical applications of Exam For Florida Adjuster Manual in daily life. This chapter will showcase real-world examples of how Exam For Florida Adjuster Manual can be effectively utilized in everyday scenarios.
- 5. In chapter 4, the author will scrutinize the relevance of Exam For Florida Adjuster Manual in specific contexts. This chapter will explore how Exam For Florida Adjuster Manual is applied in specialized fields, such as education, business, and technology.
- 6. In chapter 5, the author will draw a conclusion about Exam For Florida Adjuster Manual. This chapter will summarize the key points that have been discussed throughout the book.
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