Insurance Adjuster Study Questions

Lender Interest Provisions

(Ans- Protects lender interest by allowing the lender certain rights in the policy.

Coinsurance 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.

Coinsurance

(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

Maryland Insurance Adjuster Study Guide

R Barnett

Maryland Insurance Adjuster Study Guide:

Whispering the Techniques of Language: An Emotional Quest through Maryland Insurance Adjuster Study Guide

In a digitally-driven world where displays reign supreme and instant transmission drowns out the subtleties of language, the profound strategies and emotional nuances concealed within words frequently move unheard. However, set within the pages of **Maryland Insurance Adjuster Study Guide** a charming fictional treasure blinking with fresh thoughts, lies a fantastic journey waiting to be undertaken. Composed by a skilled wordsmith, that charming opus invites visitors on an introspective journey, softly unraveling the veiled truths and profound influence resonating within the very fabric of each and every word. Within the psychological depths of this poignant evaluation, we shall embark upon a sincere exploration of the book is core themes, dissect its interesting publishing style, and succumb to the effective resonance it evokes strong within the recesses of readers hearts.

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