
Florida Adjuster Licensing Practice Exam

A claim in the property/casualty industry is defined as: correct answeran 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 answerpeace 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 answertrust

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

JE Gale



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