

**TEXAS ALL LINES ADJUSTER EXAM BRAND NEW!!  
2023-2024 (200+ QUESTIONS AND CORRECT  
ANSWERS) VERIFIED ANSWERS/A+ GRADE  
ASSURED**

What is the failure to use that degree of care which n ordinary person of reasonable prudence would use under similar circumstances? - ....ANSWERS...[Negligence](#)

What is a situation involving a person other than an insured? - ....ANSWERS...[Third Party Loss](#)

What is the responsibility to another for one's negligence? - ....ANSWERS...[Liability](#)

Mary has a homeowner's policy. Her Coverage A limit of liability is \$250,000 and her Coverage B limit of liability is \$125,000. Her policy has a 2% deductible. What is her deductible? - ....ANSWERS...[\\$5,000](#)

The part of the insurance policy that details the rights and duties of the insured and the insurance company in the policy? - ....ANSWERS...[Conditions](#)

What is a partial legal defense that reduces the amount of damages that a person can recover based upon the amount that this person's own negligence contributed to the loss? - ....ANSWERS...[Comparative Negligence](#)

Value of property based on the current cost to replace it minus depreciation? - ....ANSWERS...[Actual Cash Vale](#)

This type of Auto Coverage pays for your damages if you were involved in a hit and run: - ....ANSWERS...[Uninsured Motorist](#)

What is the cost associated with replacing property at current market prices? - ....ANSWERS...[Replacement Cost](#)

The process when an insurer and insured have a dispute regarding the amount of the damage: - ....ANSWERS...[Appraisal](#)

The intentional misrepresentation of a material fact that may void a contract? - ....ANSWERS...[Fraud](#)

What is the type of negotiation that is also sometimes called positional or hard-bargaining? - ....ANSWERS...[Distributive](#)

An event that results in an insured loss and damages? - ....ANSWERS...[Occurrence](#)

What is the period a policy is in force, from the beginning or effective date? - ....ANSWERS...[Policy Period](#)

The amount the insured must pay in a loss before any payment is due? - ....ANSWERS...[Deductible](#)

The insurer must review the claim and accept or reject within how many days? - ....ANSWERS...[15 calendar](#)

Oral or written false statement that is malicious - ....ANSWERS...[Defamation](#)

Time requirements does the policy holder have to complete the requirements that the insurer has requested? - ....ANSWERS...[No requirements](#)

Days for insurer to pay the claim - ....ANSWERS...[5 business](#)

Insurer must acknowledge the claim begin the investigation, and request all the information needed in what time frame? - ....ANSWERS...[15 Calendar days](#)

What must an insurer provide for the declination, cancellation, or nonrenewal of an insurance policy? - ....ANSWERS...[Written Statement](#)

Established in 1991 to ensure prompt payment of insurance claims? - ....ANSWERS...[Article 21.55](#)

An insurer may not consider a \_\_\_\_\_ as a basis for declination? - ....ANSWERS...[Customer Inquiry](#)

An insurer may refuse to renew a policy if the insurer has mailed notice of nonrenewal to the insured at least \_\_\_\_\_ days before the policy's expiration date? - ....ANSWERS...[30](#)

If the insurer needs additional time to evaluate and investigate a claim, they can request how many additional days? - ....ANSWERS...[45 Calendar Days](#)

Under the Texas HO-B, the structure is covered for what type of losses? - ....ANSWERS...[All risk of physical loss, unless excluded](#)

Under the Texas HO-B, jewelry, watches, and furs are limited to? - ....ANSWERS...[\\$500 for losses caused by theft](#)

Under the Texas HO-B policy, the most paid for a tree? - ....ANSWERS...\$250

The Special Limit of Liability for Bullion/ Valuable Papers is? - ....ANSWERS...\$500

HO-B policy, you would choose the Deductible Clause 1 for losses caused by? -  
...ANSWERS...[Windstorm, Hurricane, Hail](#)

Trees, shrubs, plants, and lawns are not covered for losses caused by? -  
...ANSWERS...[Windstorm](#)

If your policyholder has a percentage deductible, how do you determine what the deductible amount is? - ....ANSWERS...[Apply the percentage to Coverage A limit of liability](#)

What is a crucial element to the adjustment process? - ....ANSWERS...[Claim investigation](#)

The adjuster must set appointment \_\_\_\_\_ to meet both the needs of the adjuster and the policyholder? - ....ANSWERS...[At reasonable times](#)

What should adjusters do to obtain a fair and equitable settlement? -  
...ANSWERS...[Work in Good Faith](#)

What should you do to make sure your policyholder always stays informed? -  
...ANSWERS...[Timely Follow Up](#)

The claim activit log must be clear, concise, factual, and always? - ....ANSWERS...[Up to date](#)

Adjuster should make initial contact within - ....ANSWERS...[24 hours](#)

Adjusters should remain... - ....ANSWERS...[calm and professional](#)

The employee has to report injury in \_\_\_\_ days - ....ANSWERS...[30 days](#)

Two examples of compensation provided by worker's compensation? -  
...ANSWERS...[Paying for medical bills and replacing bills](#)

How many types of worker' comp disability? - ....ANSWERS...[4](#)

Workers Compensation provides income and medical if they are? -  
...ANSWERS...[Injured on the job?](#)

An employee of Office of Injured Employee Counsel is known as? -  
...ANSWERS...[Ombudsman](#)

Employer must report injuries within \_\_\_\_? - ....ANSWERS...8 days

Four Categories of Workers Compensation laws? - ....ANSWERS...Disability, Medical, Survivor, Rehab

Disability lasts a short period and employee is fully able to return. -  
...ANSWERS...Temporary Total

Temporary disablement that allows employee to return but reduced capability? -  
...ANSWERS...Temporary partial

If an automobile policy has split limits of 30/60/25. What is the maximum amount of liability coverage that would be paid in a covered loss where three people are involved. -  
...ANSWER...\$30,000

Which of the following statements best describes an inland marine policy? -  
...ANSWER...Pertains to Cargo with no fixed location

Alex is traveling through College Station and hits a deer, and the damages are \$1500. He has comprehensive coverage with a \$500 deductible. What will you pay? -  
...ANSWER...\$1000

This department is responsible for making rates and determines the rates charged by the insurer - ...ANSWER...Actuarial department

Johnny has 30/60/25 limits on his auto policy, and he negligently ran into a parked car driven by Steve Garcia. What is the maximum amount of coverage that can be provided for the damage to Steve's car? - ...ANSWER...25,000

Your customer has HO-B homeowners policy with a Coverage A limit of \$300,000. His mortgage payment is \$1,400 per month. He can't stay in his home for 1 month due to a claim that was caused by smoke. He is staying in a local hotel for 1 month. The cost of the hotel is \$900 for the month. How much will you pay your policyholder for Additional Living Expenses - ...ANSWER...\$900

Insurance for ocean vessels is the \_\_\_\_\_ type of insurance? - ...ANSWER...oldest

Your insured has a homeowners policy with a Coverage A limit of \$50,000, His coverage B limit is \$20,000. His deductible is 1%. He has 30 trees that are damaged during the fire. How much are you going to pay on his claim? - ...ANSWER...2500

If you have a covered loss, in excess of a limit, you can apply that excess towards the deductible. This best describes? - ...ANSWER...Absorbing the deductible

What type of contract exists when the insurance policy is valid even though there is an unequal exchange? - ...ANSWER...Aleatory Contract