

CALIFORNIA SELF-INSURANCE PLANS (SIP) PRACTICE EXAM (SAMPLE)

STUDY GUIDE



**SAMPLE STUDY GUIDE
WITH LIMITED QUESTIONS**

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THE FULL VERSION STUDY GUIDE**

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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.

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!

Questions

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- 1. A compound fracture is defined as which of the following?**
 - A. Fracture of the radius
 - B. Fracture from repetitive use
 - C. Fracture with a broken bone protruding through the skin
 - D. Fracture with the bone splintered into many pieces
- 2. A DIA form 510 in a death case must be filed unless the employer has actual knowledge that:**
 - A. The deceased left a surviving minor child
 - B. The employee left a totally dependent spouse
 - C. The employee left a partially dependent spouse
 - D. The employee left a former spouse
- 3. Which of the following is true about the private annual report?**
 - A. March 1
 - B. October 1
 - C. January 1
 - D. December 1
- 4. Which term describes coverage that provides protection after a cumulative loss limit is reached?**
 - A. Specific excess insurance.
 - B. Aggregate excess insurance.
 - C. Primary insurance.
 - D. Reinsurance.
- 5. What is the 2010 maximum temporary total disability (TTD) rate?**
 - A. \$986.69
 - B. \$1,000.00
 - C. \$900.00
 - D. \$950.00

6. Where the injury is to an employee under 16 years of age and illegally employed at the time of injury, the entire compensation otherwise recoverable shall be increased by what percent?
- A. 25%
 - B. 50%
 - C. 75%
 - D. 100%
7. Which party is authorized to modify, delay and deny treatment in UR when it involves a specific specialty?
- A. Licensed medical provider in that specialty
 - B. Certified physician
 - C. Licensed physician's assistant
 - D. Claims adjuster
8. Which bone is the thigh bone?
- A. Tibia
 - B. Femur
 - C. Radius
 - D. Ulna
9. If a claim is not denied within 90 days it can only be denied later based on what?
- A. The presumption is rebuttable only by evidence discovered subsequent to the 90-day period.
 - B. The 90-day denial rule means denial can never be after 90 days.
 - C. The claim can be denied later only if the injury worsens after 90 days.
 - D. The denial can be delayed for any reason at the employer's discretion.
10. Dupuytren's contracture involves which part of the body?
- A. Knee
 - B. Back
 - C. Ankle
 - D. Hand

Answers

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

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Explanations

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1. A compound fracture is defined as which of the following?

- A. Fracture of the radius
- B. Fracture from repetitive use
- C. Fracture with a broken bone protruding through the skin**
- D. Fracture with the bone splintered into many pieces

A compound fracture is an open fracture where the broken bone communicates with the outside through a skin wound, meaning the bone may protrude or be exposed. This distinguishes it from a closed fracture, where the skin remains intact. The defining feature is the skin breach with the bone involved, which raises infection risk and requires prompt, careful management: cover the wound with a sterile dressing if possible, immobilize the limb, and seek urgent medical care (tetanus and antibiotics are considerations). The other scenarios don't fit: a fracture of the radius alone isn't necessarily open; a fracture from repetitive use describes a stress fracture; and a fracture with bone splintered into many pieces describes a comminuted fracture, which is about fragment count rather than skin opening.

2. A DIA form 510 in a death case must be filed unless the employer has actual knowledge that:

- A. The deceased left a surviving minor child
- B. The employee left a totally dependent spouse**
- C. The employee left a partially dependent spouse
- D. The employee left a former spouse

In death cases, the DIA form 510 is the notice used to identify dependents for survivor benefits and to prompt the Division of Industrial Accidents to determine who may be entitled to benefits. The form must be filed unless the employer actually knows that the employee left a totally dependent spouse. That specific knowledge is the key exception: if there is a spouse who is entirely dependent on the decedent for support, the dependency status is already established, so there's no need for the employer to submit the form to confirm dependents. When there isn't such clear knowledge of a totally dependent spouse, the form is needed to uncover whether other dependents exist (like minor children or partially dependent spouses) and to help apply the proper priorities for survivor benefits. The other potential dependents described in the options would require gathering information to determine eligibility, so the form would typically be filed in those circumstances.

3. Which of the following is true about the private annual report?

- A. March 1**
- B. October 1
- C. January 1
- D. December 1

The essential point is the deadline for the private annual report. Private self-insurance plans must submit this yearly financial report to the state by March 1, covering the previous calendar year. The March 1 date aligns with a standard reporting cycle: the year ends on December 31, and March 1 gives regulators a consistent, timely window to review year-end financial data and ensure solvency and regulatory compliance. Other dates don't fit this annual cycle, so they aren't correct.

4. Which term describes coverage that provides protection after a cumulative loss limit is reached?

- A. Specific excess insurance.
- B. Aggregate excess insurance.**
- C. Primary insurance.
- D. Reinsurance.

Aggregate excess insurance describes coverage that kicks in once the total losses for the policy period have reached a specified cumulative (aggregate) limit. It protects against further losses beyond that threshold, up to the excess policy's own limit. This is different from specific excess coverage, which responds only when a single claim exceeds a per-claim amount. Primary insurance is the initial layer of coverage, and reinsurance is insurance purchased by insurers themselves. So after the cumulative losses hit the set aggregate limit, the aggregate excess policy provides protection for losses beyond that point up to its limit.

5. What is the 2010 maximum temporary total disability (TTD) rate?

- A. \$986.69**
- B. \$1,000.00
- C. \$900.00
- D. \$950.00

Temporary total disability benefits in California are calculated as two-thirds of the employee's average weekly wage, but there is a yearly maximum cap. For 2010, the statutory ceiling is \$986.69 per week, so the maximum TTD rate you can receive in that year is \$986.69, regardless of what two-thirds of the AWW might otherwise amount to. The other options do not reflect the 2010 cap and therefore are not the maximum rate for that year.

6. Where the injury is to an employee under 16 years of age and illegally employed at the time of injury, the entire compensation otherwise recoverable shall be increased by what percent?

- A. 25%
- B. 50%**
- C. 75%
- D. 100%

The governing idea is that illegal employment of a minor triggers a penalty in workers' compensation: the amount payable to the employee is increased by 50%. This extra 50% is applied to the total compensation that would otherwise be due under the act, as a deterrent against employing underage workers illegally. Think of it this way: if the usual compensation would be, say, \$40,000, the total becomes \$60,000 with the 50% penalty. The increase is tied to the illegality of the employment and applies to the full amount that would have been recoverable under normal circumstances.

7. Which party is authorized to modify, delay and deny treatment in UR when it involves a specific specialty?

- A. Licensed medical provider in that specialty**
- B. Certified physician
- C. Licensed physician's assistant
- D. Claims adjuster

In utilization review for care that involves a specific specialty, the authority to modify, delay, or deny treatment rests with a licensed medical provider who actually practices in that specialty. This ensures the decision is guided by hands-on, specialty-specific medical knowledge and current standards of care, rather than by non-clinical staff or generalists. A licensed physician assistant typically cannot make final UR determinations about specialty care, since their authority is supervisory and limited by scope of practice. A claims adjuster handles policy and payment issues, not clinical medical necessity decisions. A physician who is board-certified might not have licensure in the exact specialty required for the case, which is why the essential criterion is licensure in that specialty. Therefore, the correct person is the licensed medical provider in that specialty.

8. Which bone is the thigh bone?

- A. Tibia
- B. Femur**
- C. Radius
- D. Ulna

Think about bone names by region. The thigh bone is the femur. It runs from the hip to the knee and is the longest and strongest bone in the body, central to supporting body weight and enabling leg movement. The tibia is the shin bone in the lower leg, while the radius and ulna are the two bones of the forearm.

9. If a claim is not denied within 90 days it can only be denied later based on what?

- A. The presumption is rebuttable only by evidence discovered subsequent to the 90-day period.**
- B. The 90-day denial rule means denial can never be after 90 days.
- C. The claim can be denied later only if the injury worsens after 90 days.
- D. The denial can be delayed for any reason at the employer's discretion.

The key idea is the 90-day denial rule in California self insurance claims. If the employer or insurer doesn't deny a claim within 90 days, a presumption arises that the claim is compensable and benefits are due. A denial can still happen later, but only if it's based on evidence that becomes available after that 90 day period—i.e., the claim is rebutted by information discovered subsequently. This is why the statement that the presumption is rebuttable only by evidence discovered after the 90 day period is the best choice. The other options misstate the rule: denials cannot never occur after 90 days, denial grounds aren't limited to injury worsening, and delaying denial for any reason at the employer's discretion isn't consistent with the timing and evidence requirements of the rule.

10. Dupuytren's contracture involves which part of the body?

- A. Knee
- B. Back
- C. Ankle
- D. Hand**

Dupuytren's contracture is a problem of the hand. It involves thickening and tightening of the palmar fascia in the palm, forming cords that pull the fingers—usually the ring and little fingers—into a bent position. This contrasts with the knee, back, or ankle, which are not affected by this condition. It typically progresses slowly and can be managed with observation in mild cases or procedures (like release of the cords) when function is hindered.

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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:

<https://casip.examzify.com>

We wish you the very best on your exam journey. You've got this!

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