

# Florida Claims Adjuster (6-20) Practice Test (Sample)

## Study Guide



**Everything you need from our exam experts!**

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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. Which category of benefits includes payments to dependents after a worker's death?**
  - A. Funeral expenses**
  - B. Death benefits**
  - C. Medical benefits**
  - D. Wage replacement**
  
- 2. Two sets of golf clubs are stolen from Tommy's car while visiting; which policy covers Chris' clubs?**
  - A. Tommy's HO**
  - B. Tommy's auto**
  - C. Chris' auto**
  - D. Chris' HO**
  
- 3. Which item is identified by the Declarations page besides the named insured and address?**
  - A. Limits of coverage that apply**
  - B. The endorsements list**
  - C. The deductible schedule**
  - D. The loss history**
  
- 4. Which form is used to insure businesses that are hired to transport goods for someone else?**
  - A. Truckers Coverage Form**
  - B. Garage Coverage Form**
  - C. Business Auto Coverage Form**
  - D. Personal Auto Policy**
  
- 5. Which loss is covered under Forgery Or Alteration?**
  - A. Loss by forgery or alteration of negotiable instruments, such as checks, drafts, promissory notes or similar instruments calling for payment of a sum certain in money.**
  - B. Damage from flood to the insured's building.**
  - C. Loss of property due to a volcanic eruption.**
  - D. Liability for bodily injury**

- 6. Retroactive Date establishes the original policy date for which type of policy?**
- A. A series of claims-made policies**
  - B. A traditional occurrence-based policy**
  - C. A monoline auto policy**
  - D. A research policy**
- 7. Securities were stolen and later valued; what would be paid?**
- A. \$150,000**
  - B. No coverage**
  - C. \$162,000**
  - D. \$175,000**
- 8. Which action is described as binding insurance coverage, i.e., transacting insurance?**
- A. Effecting Coverage (Binding insurance coverage)**
  - B. Solicitation of Insurance**
  - C. Negotiation of Insurance**
  - D. Claim settlement**
- 9. Representing to an applicant that a legally mandated coverage exists when it does not is an example of which misrepresentation?**
- A. Churning**
  - B. Rebating**
  - C. Twisting**
  - D. Sliding**
- 10. Which practice is described as part of the Florida Unfair Insurance Trade Practices Act?**
- A. Failing to explain claim denials in writing**
  - B. Charging premiums above market rates**
  - C. Refusing to insure low-risk drivers without basis**
  - D. Approving claims without investigation**

## Answers

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

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## **Explanations**

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**1. Which category of benefits includes payments to dependents after a worker's death?**

- A. Funeral expenses
- B. Death benefits**
- C. Medical benefits
- D. Wage replacement

Death benefits are the category that covers payments to dependents after a worker's death. These benefits provide ongoing financial support to survivors who depended on the worker's income, such as a spouse or children, helping to replace some of the earnings that are lost due to the death. Funeral expenses are a separate provision that covers burial costs, not ongoing support. Medical benefits pay for medical treatment, and wage replacement covers lost wages while the worker was alive.

**2. Two sets of golf clubs are stolen from Tommy's car while visiting; which policy covers Chris' clubs?**

- A. Tommy's HO
- B. Tommy's auto
- C. Chris' auto
- D. Chris' HO**

The key idea is that personal property owned by an insured is typically covered by that insured's homeowners policy even when it's away from home, such as in someone else's car. In this scenario, the golf clubs belong to Chris, so his homeowners policy provides coverage for their theft from Tommy's car while visiting. Auto policies generally don't cover personal belongings inside a borrowed car unless there's a specific endorsement, and Tommy's homeowners policy wouldn't cover Chris's property because it isn't Tommy's. So the loss would be handled under Chris's homeowners policy.

**3. Which item is identified by the Declarations page besides the named insured and address?**

- A. Limits of coverage that apply**
- B. The endorsements list
- C. The deductible schedule
- D. The loss history

The Declarations page is the policy's front page of essential facts, showing who is insured and where the property is located, along with key financial terms. The item it identifies besides the named insured and address is the limits of coverage—the maximum amount the insurer will pay for a covered loss. This limit sets the financial cap of protection under the policy and is a crucial figure for understanding the policy's level of risk transfer. Endorsements, deductibles, and loss history are typically found in other sections or schedules of the policy rather than on the Declarations page itself, so the most defining item listed there beside the insured and address is the limits of coverage that apply.

**4. Which form is used to insure businesses that are hired to transport goods for someone else?**

- A. Truckers Coverage Form**
- B. Garage Coverage Form**
- C. Business Auto Coverage Form**
- D. Personal Auto Policy**

The key idea is that trucking operations—businesses hired to transport goods for others—need a form that specifically covers the risks of moving cargo and operating as a motor carrier. The Truckers Coverage Form is designed for motor carriers and for-hire trucking operations, addressing liability for transporting goods and often cargo protection for the items in transit. Standard Business Auto Coverage Form covers typical business use of vehicles but doesn't tailor to the trucking exposures involved in transporting goods for others, such as cargo in transit and hired/non-owned vehicles in a for-hire operation. The Garage Coverage Form is aimed at dealerships, repair shops, and similar businesses, not at transporting goods. The Personal Auto Policy is for individuals' private vehicles, not business operations. So, the form used to insure businesses hired to transport goods for someone else is the Truckers Coverage Form.

**5. Which loss is covered under Forgery Or Alteration?**

- A. Loss by forgery or alteration of negotiable instruments, such as checks, drafts, promissory notes or similar instruments calling for payment of a sum certain in money.**
- B. Damage from flood to the insured's building.**
- C. Loss of property due to a volcanic eruption.**
- D. Liability for bodily injury**

Forgery or Alteration covers losses that come from the forgery or alteration of negotiable instruments—things like checks, drafts, promissory notes, or other instruments that promise payment of money. If someone forges your signature on a check or alters one of these instruments and you incur a monetary loss, this coverage would apply up to the policy limit (including related bank charges in some cases). The other options describe perils that are not about forged or altered instruments: flood damage, volcanic eruption damage, and bodily injury liability are covered under different parts of a policy, not under Forgery or Alteration. So the best match is the description of losses from forgery or alteration of negotiable instruments.

**6. Retroactive Date establishes the original policy date for which type of policy?**

- A. A series of claims-made policies**
- B. A traditional occurrence-based policy**
- C. A monoline auto policy**
- D. A research policy**

Retroactive date is used with series of claims-made policies to define the earliest date an incident could occur and still be covered. In claims-made coverage, a claim must be made during the policy period, and the incident must occur on or after the retroactive date. It essentially serves as the original policy date for prior acts: if an event happened before that date, it isn't covered, even if the claim is filed later. Occurrence-based policies, and typical auto policies, don't use a retroactive date because they trigger coverage based on when the event occurred, not when the claim is made.

**7. Securities were stolen and later valued; what would be paid?**

- A. \$150,000**
- B. No coverage**
- C. \$162,000**
- D. \$175,000**

For theft of securities, the payout is based on the market value of the securities at the moment the loss occurred, not on later valuations or what you paid for them. If the market value at the time of theft is 162,000, that is the amount the insurer would pay (subject to policy limits and deductibles). So, even if the securities were later valued differently, the settlement reflects the value when they were stolen. A lower amount like 150,000 would ignore the market value at the loss date, and a higher amount like 175,000 would only apply if the loss date's market value were that high. The existence of a theft coverage means there is coverage for the loss, not a denial.

**8. Which action is described as binding insurance coverage, i.e., transacting insurance?**

- A. Effecting Coverage (Binding insurance coverage)**
- B. Solicitation of Insurance**
- C. Negotiation of Insurance**
- D. Claim settlement**

Binding insurance coverage is the moment when the insurer commits to insure the risk and the coverage becomes effective. This is the actual transaction of insurance: once the insurer accepts the risk, agrees to the terms, and issues a binder or policy (with the premium paid or due), coverage is in force. Until that binding step occurs, activities like soliciting insurance or negotiating terms are preparatory and do not create a binding contract. Claim settlement happens after a loss and is unrelated to the act of binding coverage. So the action that best fits "transacting insurance" is the binding of coverage itself, when the insurer accepts the risk and coverage is officially in place.

**9. Representing to an applicant that a legally mandated coverage exists when it does not is an example of which misrepresentation?**

- A. Churning**
- B. Rebating**
- C. Twisting**
- D. Sliding**

This question tests sliding, a misrepresentation where an agent falsely tells an applicant that a legally required coverage exists when it does not. The harm is that the consumer believes they're protected by a mandated protection, but in reality they're not, which can leave them underinsured and misled about the policy they're buying. This practice is illegal and unethical because it uses a false promise of required coverage to induce a sale. Churning involves repeatedly replacing policies to generate commissions with little benefit to the insured and isn't about misrepresenting mandated coverages. Twisting is about misleading someone to replace an existing policy by misrepresenting its terms or benefits, not about stating that a legally required coverage exists when it doesn't. Rebating concerns offering part of the premium back to the purchaser to influence the sale, not about falsely claiming mandated coverages.

**10. Which practice is described as part of the Florida Unfair Insurance Trade Practices Act?**

- A. Failing to explain claim denials in writing**
- B. Charging premiums above market rates**
- C. Refusing to insure low-risk drivers without basis**
- D. Approving claims without investigation**

Unfair claim handling practices require insurers to act in good faith and communicate clearly when a claim is denied. Specifically, when a claim is denied, the insurer must provide a written explanation that shows the basis for denial, referencing the policy provisions and the facts of the claim. This written rationale helps the insured understand why the claim wasn't covered and what steps they can take next. Not giving this written explanation undermines fair handling of claims and is exactly the type of behavior the Florida Unfair Insurance Trade Practices Act targets. The other options involve different aspects of insurance regulation. Charging premiums above market rates relates to pricing and rate filings, not the specific claim-handling unfair practices. Refusing to insure low-risk drivers without a basis touches on underwriting discrimination, which is regulated separately. Approving claims without investigation would also be improper, as the act requires a reasonable investigation in the claims process, but the canonical, exam-tested example of an unfair claim practice is failing to provide a written explanation for a denial.

## 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](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://flclaimsadjuster620.examzify.com>**

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

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