

FLORIDA CLAIMS ADJUSTER (6-20) PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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THE FULL VERSION STUDY GUIDE

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Table of Contents

Copyright	1
Table of Contents	2
Introduction	3
How to Use This Guide	4
Questions	5
Answers	8
Explanations	10
Next Steps	15

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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 of the following forms is one of the General Liability Insurance Forms?**
 - A. Owners and Contractors Protective Liability Form
 - B. Umbrella Liability Form
 - C. Medical Payments Coverage Form
 - D. Auto Liability Coverage Form
- 2. Describe a franchise deductible.**
 - A. No payment is made until the loss equals or exceeds the deductible, and then the loss is paid in full
 - B. Payment is made up to the deductible amount only
 - C. The deductible is waived for certain perils
 - D. The insurer pays the full loss up to the policy limit regardless of the deductible
- 3. Which describes a Guaranteed Renewable Policy?**
 - A. The insurer is required to renew to a stated age with no increase in premiums
 - B. None of the above
 - C. The insurer is required to renew to a stated age, but may increase premium
 - D. The insurer cannot cancel during the policy term, but reserves the right to non-renew
- 4. A house under construction is eligible for a Homeowner Policy if which statement is true?**
 - A. The builder is licensed
 - B. The builder does not qualify for a Commercial Property Policy
 - C. The insured will be owner-occupant
 - D. None of these
- 5. Under Florida health coverage concepts, which organization is associated with coordinated, prepaid health services?**
 - A. Citizens
 - B. HMO
 - C. PPO
 - D. Health Managed Hospital

- 6. Which statement best differentiates Property Insurance from Liability Insurance?**
- A. Property Insurance pays liabilities; Liability Insurance pays property losses
 - B. Property Insurance pays the insured for property losses; Liability Insurance pays on behalf of the insured to others for their losses due to the insured's negligence
 - C. Property Insurance is only for auto; Liability Insurance is for homes
 - D. Property Insurance covers medical expenses only
- 7. Which factor is used to rate homeowners policies?**
- A. Location of the dwelling
 - B. Age of the homeowner
 - C. Fire protection available
 - D. Construction of the dwelling
- 8. The Builders Risk coverage form covers:**
- A. Contractors
 - B. Buildings under construction
 - C. Investors
 - D. Builders
- 9. What is the minimum age that a person can obtain an adjuster's insurance license?**
- A. 23
 - B. 21
 - C. 25
 - D. 18
- 10. A fourth party to a bond is called a:**
- A. Surety
 - B. Principal
 - C. Indemnitor
 - D. Obligee

Answers

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

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Explanations

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1. Which of the following forms is one of the General Liability Insurance Forms?

- A. Owners and Contractors Protective Liability Form
- B. Umbrella Liability Form
- C. Medical Payments Coverage Form
- D. Auto Liability Coverage Form

General liability forms deal with liability for non-auto, on-the-job risks arising from ongoing business operations. The Owners and Contractors Protective Liability Form is a specific GL form used in construction-related contexts to provide liability protection for either party's acts or omissions when the contract requires coverage for the other party's operations. It directly addresses the relationship between owner and contractor on a project, which is a typical GL concern. The other options belong to different lines or types of coverage: an Umbrella Liability Form is excess coverage layered on top of underlying GL and other policies; a Medical Payments Coverage Form is a GL component that pays medical expenses for injuries but is not the type of form used to handle the owner-contractor liability relationship; and an Auto Liability Coverage Form covers vehicle-related liability, not general business operations.

2. Describe a franchise deductible.

- A. No payment is made until the loss equals or exceeds the deductible, and then the loss is paid in full
- B. Payment is made up to the deductible amount only
- C. The deductible is waived for certain perils
- D. The insurer pays the full loss up to the policy limit regardless of the deductible

A franchise deductible works as a threshold: you don't receive any insurance payment until the loss reaches or exceeds that deductible amount, and once that threshold is met, the insurer pays the entire loss amount (up to the policy limits). This means small losses below the deductible are borne entirely by the insured, while larger losses are paid in full, not just the portion above the deductible. For example, with a franchise deductible of 5,000, a claim of 4,000 pays nothing, but a claim of 6,000 is paid in full at 6,000. This differs from a standard deductible, where the insurer would pay the loss minus the deductible, and from options where the deductible is waived or the payment is limited to the deductible amount.

3. Which describes a Guaranteed Renewable Policy?

- A. The insurer is required to renew to a stated age with no increase in premiums
- B. None of the above
- C. The insurer is required to renew to a stated age, but may increase premium
- D. The insurer cannot cancel during the policy term, but reserves the right to non-renew

Guaranteed renewable means the insurer must renew the policy up to a specified age, keeping coverage in force as long as premiums are paid, but the insurer can raise premiums at each renewal to reflect aging and risk. That combination—continued renewal obligation with potential premium increases—is exactly what this option describes, making it the best fit. The other ideas don't match: a guarantee of level premiums contradicts the reality that rates can rise with renewal, and the right to non-renew at the end of term means no guaranteed renewal at all.

4. A house under construction is eligible for a Homeowner Policy if which statement is true?

- A. The builder is licensed
- B. The builder does not qualify for a Commercial Property Policy
- C. The insured will be owner-occupant**
- D. None of these

A Homeowners policy is written for properties that the insured will occupy as a primary residence. If a house is under construction, the key factor is the intended occupancy: if the eventual owner plans to live there, the property can be insured under a Homeowners policy (often with construction-phase endorsements). Simply having a licensed builder or not qualifying for a Commercial Property policy does not by itself make a under-construction home eligible for a homeowners policy. Therefore, the statement that the insured will be owner-occupant is what makes it eligible.

5. Under Florida health coverage concepts, which organization is associated with coordinated, prepaid health services?

- A. Citizens
- B. HMO**
- C. PPO
- D. Health Managed Hospital

Coordinated, prepaid health services are a hallmark of a Health Maintenance Organization (HMO). HMOs operate with a network of providers and require members to choose a primary care physician who coordinates all care and referrals within that network. The plan is prepaid, meaning you pay a set premium and small co-pays, with costs kept down by directing members to in-network services. Coverage outside the network is typically limited to emergencies, reinforcing the emphasis on coordinated care within the network. The other options don't fit this concept: Citizens is known for property/casualty insurance in Florida, a PPO is a different, more flexible fee-for-service arrangement that isn't prepaid in the same way, and Health Managed Hospital isn't a standard term in Florida health coverage concepts.

6. Which statement best differentiates Property Insurance from Liability Insurance?

- A. Property Insurance pays liabilities; Liability Insurance pays property losses
- B. Property Insurance pays the insured for property losses; Liability Insurance pays on behalf of the insured to others for their losses due to the insured's negligence**
- C. Property Insurance is only for auto; Liability Insurance is for homes
- D. Property Insurance covers medical expenses only

Property insurance protects your own property from damage or loss and pays you to repair or replace what you own. Liability insurance, by contrast, covers your legal responsibility to others for harm you cause, paying third parties for their injuries or property damage and often covering your legal defense. So the essential difference is who is being compensated: property coverage reimburses the insured for their own property losses, while liability coverage compensates others for losses caused by the insured's negligence.

7. Which factor is used to rate homeowners policies?

- A. Location of the dwelling
- B. Age of the homeowner
- C. Fire protection available
- D. Construction of the dwelling

Location of the dwelling is used to rate homeowners policies because where a home sits largely determines the risk level the insurer is taking on. Different areas have different perils and loss patterns—think weather exposure, proximity to fire protection services, crime rates, and even flood or hurricane risk—which directly affect how likely a claim is and how costly a claim would be. That geographic factor drives the base premium more than any other single factor. Fire protection available and construction of the dwelling do influence rates as well, since better protection and sturdier construction can reduce potential losses. Age of the homeowner, on the other hand, isn't a typical driver of homeowners policy premiums.

8. The Builders Risk coverage form covers:

- A. Contractors
- B. Buildings under construction
- C. Investors
- D. Builders

Builders Risk coverage is a property insurance designed specifically for a project while it's under construction. It protects the physical structure being built, along with materials, supplies, and equipment on the job site, from covered perils during the construction period. The focus is on the building in progress, not on the people involved or the investors, so it best fits coverage for buildings under construction rather than contractors, investors, or other roles. In short, this form safeguards the property that is being erected.

9. What is the minimum age that a person can obtain an adjuster's insurance license?

- A. 23
- B. 21
- C. 25
- D. 18

The key idea is licensing eligibility hinges on being legally able to enter into contracts and meet regulatory requirements. In Florida, an insurance adjuster license can be issued to someone who is at least 18 years old, since 18 is the age of legal adulthood for signing contracts and taking on professional licenses. This age threshold aligns with the practical needs of the licensing process, which also includes background checks, pre-licensing education, and passing a state exam. The other ages—21, 23, or 25—are not the minimum required by Florida for an adjuster license, so they don't fit the standard and would unnecessarily limit eligibility.

10. A fourth party to a bond is called a:

- A. Surety
- B. Principal
- C. Indemnitor
- D. Obligee

A bond normally involves three players: the principal (the one who promises to perform), the obligee (the party requiring the performance), and the surety (the entity backing the principal's obligation). A fourth party comes into play when someone signs an indemnity agreement to reimburse the surety for losses the surety pays on the principal's behalf. That person is the indemnitor. In other words, the indemnitor agrees to cover the surety's costs if the principal fails to fulfill the obligation and a claim is paid. The indemnitor is distinct from the three standard parties—the surety, the principal, and the obligee.

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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://flclaimsadjuster620.examzify.com>

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

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