

FLORIDA INSURANCE CLAIMS ADJUSTER LICENSE PRACTICE EXAM (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. How much does PIP afford for medical and disability benefits?**
 - A. \$5,000
 - B. \$7,500
 - C. \$10,000
 - D. \$15,000
- 2. How must an adjuster notify a claimant when a claim is denied?**
 - A. Verbally
 - B. In writing
 - C. Via text message
 - D. Through the insurer
- 3. What is covered under the Lessees of Safe Deposit Boxes policy?**
 - A. Any digital securities
 - B. Physical damages to the safe deposit box
 - C. Theft, disappearance, or destruction of securities from safe deposit boxes
 - D. Employee access misuse
- 4. If a company wishes to cancel their insurance policy, how many days notice must they give?**
 - A. 15 days
 - B. 30 days
 - C. 45 days
 - D. 60 days
- 5. How many people can a private employer hire before they are required to purchase WC?**
 - A. A. 1
 - B. B. 4
 - C. C. 12
 - D. D. 8

- 6. What type of deductible is associated with hurricane insurance in coastal areas of Florida?**
- A. Fixed dollar amount
 - B. Percentage of coverage
 - C. Tiered
 - D. None
- 7. How does Computer Fraud coverage protect a company?**
- A. By covering physical damages to computers
 - B. By covering losses from fraudulent emails
 - C. By covering loss or damage to money and securities due to computer fraud
 - D. By protecting against loss of data
- 8. What defines a Domestic Insurer?**
- A. An insurer formed under the laws of another country
 - B. An insurer formed under the laws of the United States
 - C. An insurer formed under the laws of this state
 - D. An insurer that operates internationally only
- 9. If an adjuster terminates their insurance appointment, how long from the date of the termination do they have to reactivate their appointment?**
- A. A. 5 years
 - B. B. 4 years
 - C. C. 3 years
 - D. D. 1 year
- 10. How much will PIP pay in Dan's claim after a car strikes him, leading to \$7,500 in medical bills and \$1,000 in lost wages?**
- A. \$10,800.00
 - B. \$8,500.00
 - C. \$1,000.00
 - D. Nothing

Answers

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

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Explanations

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1. How much does PIP afford for medical and disability benefits?

- A. \$5,000
- B. \$7,500
- C. \$10,000**
- D. \$15,000

PIP, or Personal Injury Protection, typically provides a minimum coverage of \$10,000 for medical and disability benefits in states where it is required. Options A, B, and D are incorrect because they provide lower coverage amounts than the standard minimum. It is important to note that some states may offer higher minimum coverage limits for PIP, so it is always best to check with your insurance provider for specific details on your policy.

2. How must an adjuster notify a claimant when a claim is denied?

- A. Verbally
- B. In writing**
- C. Via text message
- D. Through the insurer

An adjuster must notify a claimant in writing when a claim is denied to ensure there is a clear record of the denial and the reason for it. Verbal notification can easily be misinterpreted or forgotten. Text message notification may not provide enough detail or be easily accessible for the claimant to reference in the future. Contacting the insurer may also not be sufficient as the adjuster is responsible for communicating directly with the claimant. Therefore, the most effective and formal method of notification is through a written notice.

3. What is covered under the Lessees of Safe Deposit Boxes policy?

- A. Any digital securities
- B. Physical damages to the safe deposit box
- C. Theft, disappearance, or destruction of securities from safe deposit boxes**
- D. Employee access misuse

The Lessees of Safe Deposit Boxes policy covers theft, disappearance, or destruction of securities from safe deposit boxes. Option A is incorrect because it specifically mentions "digital securities," while the policy only covers physical securities. Option B is incorrect because the policy does not cover physical damages to the safe deposit box itself, only damages to the securities inside. Option D is incorrect because the policy only covers external factors, not employee misuse.

4. If a company wishes to cancel their insurance policy, how many days notice must they give?

- A. 15 days
- B. 30 days**
- C. 45 days
- D. 60 days

There are a few reasons why the other options are incorrect. For all four options, it is important to note that the number of days refers to how many days notice the company must give before cancelling their insurance policy, not how many days before the cancellation date. Option A, 15 days, may not be enough notice and may result in additional fees or penalties. Option C, 45 days, is more than a month's notice and may not be necessary. Option D, 60 days, is also more than a month's notice and may be excessive. Option B, 30 days, strikes a balance between giving enough notice to the insurance company and not unnecessarily prolonging the cancellation process.

5. How many people can a private employer hire before they are required to purchase WC?

- A. A. 1
- B. B. 4**
- C. C. 12
- D. D. 8

Private employers in the United States are typically required to purchase workers' compensation (WC) insurance when they have four or more employees. This is a standard set by the National Council on Compensation Insurance (NCCI) and may vary slightly by state. The other options are incorrect because they are either lower or higher than the NCCI standard of four employees. A private employer with only one, eight, or twelve employees would still be required to purchase WC insurance.

6. What type of deductible is associated with hurricane insurance in coastal areas of Florida?

- A. Fixed dollar amount
- B. Percentage of coverage**
- C. Tiered
- D. None

Hurricane insurance in coastal areas of Florida typically comes with a percentage of coverage deductible. This means that you will pay a percentage of the total damage costs, rather than a specific fixed dollar amount or a tiered system where the deductible increases as the damage increases. Additionally, not having a deductible (option D) is not a common practice in insurance and would likely result in higher premiums.

7. How does Computer Fraud coverage protect a company?

- A. By covering physical damages to computers
- B. By covering losses from fraudulent emails
- C. By covering loss or damage to money and securities due to computer fraud**
- D. By protecting against loss of data

Computer Fraud coverage protects a company by covering any loss or damage to money and securities that is a result of computer fraud. This includes any fraudulent actions such as unauthorized transfers or fraudulent instructions that may cause financial loss to the company. Option A is incorrect because physical damages to computers are typically covered under property insurance, not with Computer Fraud coverage. Option B is incorrect because while Computer Fraud coverage may cover email scams, it also covers a wider range of fraudulent activities beyond just email. Option D is also incorrect because while data loss is a serious issue, it is not necessarily related to computer fraud.

8. What defines a Domestic Insurer?

- A. An insurer formed under the laws of another country
- B. An insurer formed under the laws of the United States
- C. An insurer formed under the laws of this state**
- D. An insurer that operates internationally only

A This answer is incorrect because it refers to an insurer formed under the laws of another country, not the laws of this state. B: This answer is incorrect because it refers to an insurer formed under the laws of the United States, not the laws of this state. D: This answer is incorrect because it refers to an insurer that operates internationally only, not an insurer formed under the laws of this state.

9. If an adjuster terminates their insurance appointment, how long from the date of the termination do they have to reactivate their appointment?

- A. A. 5 years
- B. B. 4 years**
- C. C. 3 years
- D. D. 1 year

A This is incorrect because it is too long of a time period. An adjuster who terminates their appointment would want to reactivate it in a shorter time frame. B: This is the correct answer. Four years is the appropriate time an adjuster has to reactivate their appointment. C: This is incorrect because it is too short of a time period. It is unrealistic to expect an adjuster to reactivate their appointment within just 3 years. D: This is incorrect because it is too short of a time period. It is unrealistic to expect an adjuster to reactivate their appointment within just 1 year.

10. How much will PIP pay in Dan's claim after a car strikes him, leading to \$7,500 in medical bills and \$1,000 in lost wages?

- A. \$10,800.00
- B. \$8,500.00**
- C. \$1,000.00
- D. Nothing

In Florida, Personal Injury Protection (PIP) insurance typically covers medical expenses and lost wages resulting from car accidents. In the scenario presented, Dan incurred \$7,500 in medical bills and \$1,000 in lost wages. PIP coverage can pay for both these expenses, thus calculating the total payout involves summing the medical bills and lost wages. Calculating the payout: - Medical Bills: \$7,500 - Lost Wages: \$1,000 Total PIP payout would be $\$7,500 + \$1,000 = \$8,500$. However, PIP also includes additional benefits that may raise the total payout, including coverage for lost wages, which has limits depending on specific policy details and deductible amounts. If the policy allows for additional coverage or the medical expenses exceed the normal payout limits, it could increase the total compensation. If other coverages or factors were to affect the calculation, it could be the reason behind the consideration for a higher payment. But strictly based on the claims provided in the context of basic calculations for medical bills and lost wages, the expected payout would be \$8,500. Therefore, the sum total could be seen as leading towards \$10,800 when considering additional policy

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://floridaclaims.examzify.com>

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

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