

# Hawaii State Workers Compensation (WC) License Practice Test (Sample)

## Study Guide



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

**This is a sample study guide. To access the full version with hundreds of questions,**

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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. Don't worry about getting everything right, 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, and take breaks to retain information better.**

## 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.**

## 7. Use Other Tools

**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!**

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## **Questions**

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- 1. What kind of insurance coverage is required for workers' compensation in Hawaii?**
  - A. Only self-insurance is required**
  - B. Coverage through licensed insurance carriers or self-insurance**
  - C. No insurance is required if the business is small**
  - D. Government-provided insurance coverage**
- 2. Does "treatment" under Workers' Compensation include consultations for diagnostic tests?**
  - A. True**
  - B. False**
- 3. Who is required to carry workers' compensation insurance in Hawaii?**
  - A. Only employers with more than five employees**
  - B. All employers with one or more employees**
  - C. Government agencies only**
  - D. Self-employed individuals only**
- 4. What responsibility do employers have regarding workplace safety?**
  - A. To ensure employees know their rights**
  - B. To conduct regular safety audits and training**
  - C. To provide personal protective equipment only**
  - D. To hire external safety consultants**
- 5. Which condition must be met for an employee to qualify for wage loss benefits?**
  - A. The employee must have applied for multiple jobs**
  - B. The employee must be unable to work due to a compensable injury**
  - C. The employee must have a longstanding injury record**
  - D. The employee must have received a promotion**

**6. What does an accepted claim in the workers' compensation process signify?**

- A. The insurance denies the claim**
- B. The injury is deemed unrelated to work**
- C. The employer is not responsible for benefits**
- D. The injury is work-related and eligible for benefits**

**7. What criteria must be met for a limited license for an adjuster in Hawaii?**

- A. Must be domiciled in Alaska**
- B. Must have a passing grade on the WC exam and pay the applicable fee**
- C. Must have at least 10 years of experience**
- D. Must be a registered nurse**

**8. What is the primary distinction between temporary total disability and permanent total disability?**

- A. Temporary total disability is for a limited period**
- B. Permanent total disability is based on the severity of the injury**
- C. Temporary total disability covers all work-related injuries**
- D. Permanent total disability is only for injuries occurring after the age of 50**

**9. In the case of a firefighter who gets injured falling off a truck, what could lead to denial of their Workers' Compensation claim?**

- A. Negligence**
- B. Volunteer status**
- C. Intoxication**
- D. Being off-duty**

**10. Which businesses are typically exempt from carrying workers' compensation insurance in Hawaii?**

- A. Large corporations with over 50 employees**
- B. Sole proprietors without any employees**
- C. Non-profit organizations exclusively**
- D. Business partnerships not providing benefits**

## **Answers**

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

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## **Explanations**

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## 1. What kind of insurance coverage is required for workers' compensation in Hawaii?

- A. Only self-insurance is required**
- B. Coverage through licensed insurance carriers or self-insurance**
- C. No insurance is required if the business is small**
- D. Government-provided insurance coverage**

In Hawaii, businesses are required to provide workers' compensation insurance coverage to their employees, which can be achieved through licensed insurance carriers or via self-insurance. This requirement ensures that employees who sustain work-related injuries or illnesses receive appropriate medical care and wage replacement benefits. Choosing coverage through licensed insurance carriers helps businesses transfer the risks associated with workers' compensation claims to insurance companies, providing financial protection against the costs of claims. On the other hand, self-insurance allows companies that meet certain financial criteria to take on the responsibility of handling their own claims, effectively managing the risk in-house. This approach reflects a balance that accommodates different business structures and sizes, allowing flexibility while still maintaining a commitment to employee safety and support. The other options do not adequately capture the comprehensive coverage required or misrepresent the conditions under which businesses can operate without insurance. For example, there is no blanket exemption based on the size of the business, and government-provided insurance coverage does not exist as a standard option in Hawaii's workers' compensation system.

## 2. Does "treatment" under Workers' Compensation include consultations for diagnostic tests?

- A. True**
- B. False**

In the context of Workers' Compensation, "treatment" typically refers to the medical care administered to an injured worker to address their condition arising from a workplace injury. This includes procedures, therapies, and medications aimed at alleviating pain, restoring function, or promoting recovery. Consultations for diagnostic tests, while essential for determining the nature and extent of an injury, do not fall under the direct definition of treatment. Instead, they are often classified as part of the diagnostic or evaluative process, which precedes treatment. This distinction is important as it delineates the scope of what is considered active treatment versus preliminary diagnostic assessments. Therefore, it is correct to state that treatment under Workers' Compensation does not encompass consultations for diagnostic tests. Understanding this distinction is crucial for advocates and claimants alike, as it affects both the types of services covered and the potential costs associated with a workers' compensation claim.

### **3. Who is required to carry workers' compensation insurance in Hawaii?**

- A. Only employers with more than five employees**
- B. All employers with one or more employees**
- C. Government agencies only**
- D. Self-employed individuals only**

In Hawaii, the requirement to carry workers' compensation insurance extends to all employers who have one or more employees. This ensures that all workers, regardless of the size of the company, are protected in the event of a work-related injury or illness. The law is designed to provide coverage for medical expenses and lost wages, helping to secure workers' rights and promote a safer work environment. Options that specify only certain employers, such as those with more than five employees, do not reflect the inclusive nature of the regulation, as even smaller employers with just one employee must comply with this requirement. Similarly, stating that only government agencies or self-employed individuals are required to carry insurance overlooks the broader responsibility placed on private employers in the state. Thus, the accurate choice highlights the comprehensive nature of Hawaii's workers' compensation laws, reinforcing the mandate that every employer must ensure their employees have access to this essential protection from the outset of employment.

### **4. What responsibility do employers have regarding workplace safety?**

- A. To ensure employees know their rights**
- B. To conduct regular safety audits and training**
- C. To provide personal protective equipment only**
- D. To hire external safety consultants**

Employers have a fundamental responsibility to ensure a safe working environment for their employees. This includes conducting regular safety audits and training, which are key components in identifying potential hazards and ensuring that employees are aware of safety practices and procedures. Regular safety audits help detect unsafe conditions or practices before they result in accidents, while ongoing training ensures that employees are knowledgeable about how to avoid risks and respond to emergencies effectively. By prioritizing these activities, employers create a proactive safety culture that not only complies with legal requirements but also fosters employee well-being. This approach ultimately contributes to reducing workplace injuries, improving morale, and promoting productivity, which benefits the organization as a whole. While ensuring employees know their rights, providing personal protective equipment, and hiring external safety consultants may also play a role in workplace safety, they do not encompass the broad responsibility that regular audits and training cover. These actions must be integrated into a comprehensive safety program to be truly effective.

**5. Which condition must be met for an employee to qualify for wage loss benefits?**

- A. The employee must have applied for multiple jobs**
- B. The employee must be unable to work due to a compensable injury**
- C. The employee must have a longstanding injury record**
- D. The employee must have received a promotion**

For an employee to qualify for wage loss benefits in the context of workers' compensation, they must demonstrate that they are unable to work due to a compensable injury. This is the fundamental requirement because wage loss benefits are specifically designed to provide financial support to those who cannot earn their usual wages due to an injury sustained in the course of employment. A compensable injury refers to an injury that meets the criteria set by workers' compensation laws, meaning it occurred during work activities, is directly related to the job, and is acknowledged by the employer or the insurance provider. Without meeting this condition, the claim for wage loss benefits cannot be substantiated, as the benefits are intended to replace lost income resulting from an inability to work caused by a work-related injury. This connection between the compensable injury and the employee's inability to work is crucial in determining eligibility for benefits, ensuring that support is directed to those genuinely affected by work-related injuries.

**6. What does an accepted claim in the workers' compensation process signify?**

- A. The insurance denies the claim**
- B. The injury is deemed unrelated to work**
- C. The employer is not responsible for benefits**
- D. The injury is work-related and eligible for benefits**

An accepted claim in the workers' compensation process signifies that the injury has been recognized as work-related and qualifies the employee for benefits. When a claim is accepted, it means that the insurance company or the employer has determined that the circumstances surrounding the injury meet the criteria outlined in workers' compensation laws. This means that the injured employee is entitled to certain benefits, such as medical care and wage replacement, which are designed to support them during their recovery. This recognition is crucial in ensuring that workers receive the assistance they need following work-related injuries, fostering a safer and more supportive workplace environment.

**7. What criteria must be met for a limited license for an adjuster in Hawaii?**

- A. Must be domiciled in Alaska**
- B. Must have a passing grade on the WC exam and pay the applicable fee**
- C. Must have at least 10 years of experience**
- D. Must be a registered nurse**

To obtain a limited license for an adjuster in Hawaii, the individual must achieve a passing grade on the Workers' Compensation examination and pay the required fees. This process ensures that adjusters have a foundational understanding of the state's workers' compensation laws and practices, which is crucial for effectively managing claims and protecting the rights of injured workers. The requirement for passing the exam demonstrates competency and knowledge in a specialized area, while the payment of fees is a standard part of regulatory processes for licensing professionals in many fields. The other options do not accurately reflect the criteria established for a limited license in this context. For instance, the requirement to be domiciled in Alaska or to have extensive experience does not pertain to Hawaii's regulations. Additionally, being a registered nurse is not a prerequisite for becoming an adjuster since the role focuses more on claims management rather than medical qualifications.

**8. What is the primary distinction between temporary total disability and permanent total disability?**

- A. Temporary total disability is for a limited period**
- B. Permanent total disability is based on the severity of the injury**
- C. Temporary total disability covers all work-related injuries**
- D. Permanent total disability is only for injuries occurring after the age of 50**

The primary distinction between temporary total disability and permanent total disability lies in the duration of the impairment and the expected outcome of recovery. Temporary total disability is characterized by its limited duration, meaning that it applies to situations where an injured worker is unable to perform their job functions due to an injury but is expected to recover and return to work after a certain period. This type of disability may last from a few days to several months, depending on the injury and recovery process. On the other hand, permanent total disability applies to cases where an individual incurs an injury that is deemed to be irreversible or to the extent that they are unlikely to return to any form of gainful employment indefinitely. This implies a more permanent and severe impact on the individual's ability to work. The other options do not capture the essence of the distinction between the two types of disabilities accurately. The severity of the injury does play a role in determining permanent total disability, but it does not encapsulate the primary distinction, which is about the duration and anticipated recovery. Coverage for all work-related injuries does not define temporary total disability specifically, and the age-related condition mentioned in one of the options is not a standard criterion for classifying permanent total disability.

**9. In the case of a firefighter who gets injured falling off a truck, what could lead to denial of their Workers' Compensation claim?**

- A. Negligence**
- B. Volunteer status**
- C. Intoxication**
- D. Being off-duty**

In the context of a firefighter's Workers' Compensation claim, the presence of intoxication at the time of the injury can lead to the denial of their claim. Workers' Compensation is designed to provide coverage for injuries sustained in the course of employment, but it often excludes situations where an employee's intoxication is a contributing factor to the accident. When an employee, including a firefighter, is found to be intoxicated—whether from alcohol or illegal drugs—this can be seen as a significant factor that compromised their ability to perform their duties safely. This can complicate the claim, as Workers' Compensation policies typically have provisions to deny benefits if the injury was caused by the employee's own misconduct, which includes being under the influence while performing job-related tasks. Therefore, in cases where intoxication is involved, employers or insurance companies may argue that the injury occurred due to the employee's own irresponsible behavior rather than the inherent risks of their job, leading to a denial of the claim. This understanding is crucial for both employees and employers in recognizing the scope and limitations of Workers' Compensation coverage.

**10. Which businesses are typically exempt from carrying workers' compensation insurance in Hawaii?**

- A. Large corporations with over 50 employees**
- B. Sole proprietors without any employees**
- C. Non-profit organizations exclusively**
- D. Business partnerships not providing benefits**

In Hawaii, sole proprietors without any employees are exempt from carrying workers' compensation insurance. This exemption is based on the fact that workers' compensation insurance is designed to protect employees in the event of a work-related injury or illness. Since sole proprietors do not have employees, they do not need coverage for a workforce they do not possess. By not having employees, the sole proprietor is at a lower risk of potential liability that workers' compensation insurance is meant to address. The other categories, such as large corporations or non-profit organizations, may include employees who need coverage, and partnerships could have employees as well, which would necessitate the need for workers' compensation insurance. Thus, the exemption for sole proprietors is a specific provision that reflects the unique situation of individuals running their own business without hiring others.

# 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://hawaiistatewc.examzify.com>**

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

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