

# Hawaii State Workers Compensation (WC) License 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. An employee's family can claim benefits under the Workers' Compensation law only:**
  - A. By suing the employer for negligence**
  - B. From third parties**
  - C. For workers' compensation and employers liability**
  - D. By negotiation**
- 2. Is an employee covered by workers' compensation while traveling to and from work in Hawaii?**
  - A. Yes, at all times**
  - B. No, unless performing a work-related task**
  - C. Only if using a company vehicle**
  - D. Yes, if traveling to a different location**
- 3. Can addiction to drugs or alcohol be considered a work-related injury?**
  - A. Yes, in all cases**
  - B. No, it is never covered**
  - C. Only if caused directly by work-related activities**
  - D. Yes, if it occurs at a workplace event**
- 4. What is the role of an adjuster in regards to claims?**
  - A. To evaluate workplace safety**
  - B. To act solely on behalf of either the insurer or the insured**
  - C. To represent the injured employee**
  - D. To manage workplace complaints**
- 5. How can an injured worker appeal a denied claim?**
  - A. By contacting their employer's HR department**
  - B. By hiring an attorney for legal counsel**
  - C. By requesting a formal hearing with the Disability Compensation Division**
  - D. By submitting a complaint to the insurance company**

**6. Which benefit type is not provided under the workers' compensation system?**

- A. Medical benefits**
- B. Temporary disability benefits**
- C. Punitive damages**
- D. Permanent disability benefits**

**7. Which statement regarding workers compensation coverage in Hawaii is accurate?**

- A. It must be purchased from an insurer domiciled in Hawaii**
- B. Private insurers compete with the State Workers Compensation Fund**
- C. It is written exclusively by the Hawaii state fund**
- D. It may be purchased from an authorized insurance carrier or it may be self-insured**

**8. What does the term "temporary partial disability" reflect?**

- A. The ability to work full-time on a lighter basis**
- B. Workers who cannot work at all temporarily**
- C. Workers with a reduced capacity to work due to injury**
- D. Long-term disability status**

**9. In Hawaii's workers' compensation, what constitutes a "work injury"?**

- A. Any injury sustained during lunch breaks**
- B. Any injury that arises out of and in the course of employment**
- C. Only injuries that require hospitalization**
- D. Any injury that affects an employee's ability to perform outside work activities**

**10. What defines a person who is totally disabled under Workers' Compensation?**

- A. Cannot perform his or her job**
- B. Cannot find another job within the same company**
- C. Cannot find a job within the normal labor market**
- D. Cannot earn same pay earned prior to injury**

## **Answers**

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

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## **Explanations**

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**1. An employee's family can claim benefits under the Workers' Compensation law only:**

- A. By suing the employer for negligence**
- B. From third parties**
- C. For workers' compensation and employers liability**
- D. By negotiation**

The correct answer addresses a fundamental principle of Workers' Compensation law, which typically does not allow for lawsuits against employers for workplace injuries. Under this law, employees usually waive their right to sue for negligence in exchange for guaranteed benefits provided through the Workers' Compensation system. Therefore, if an employee is injured at work, their family members generally cannot claim benefits through a lawsuit for negligence, as this is not a permissible avenue within the Workers' Compensation framework. The essence of Workers' Compensation is to provide a no-fault system where employees receive benefits for workplace injuries without needing to prove negligence or file a lawsuit against their employer. In this context, the family of the employee may only access benefits following the established Workers' Compensation processes and not through direct legal action against the employer. In contrast, other options may suggest different routes for securing benefits, but they do not align with the standard protocols or legal frameworks set forth in Workers' Compensation law. For instance, while third parties might be liable in certain circumstances, this situation typically involves claiming against those entities rather than the employer directly. The negotiation of benefits or liabilities does not fit into the framework established by Workers' Compensation, as these benefits are predetermined and provided through established procedures rather than negotiated on a case-by-case

**2. Is an employee covered by workers' compensation while traveling to and from work in Hawaii?**

- A. Yes, at all times**
- B. No, unless performing a work-related task**
- C. Only if using a company vehicle**
- D. Yes, if traveling to a different location**

In Hawaii, workers' compensation coverage typically does not apply to employees while they are traveling to and from work unless they are engaged in a work-related task. This principle is based on the "going and coming" rule, which generally excludes commuting from coverage because the journey is considered a personal activity rather than an activity connected to employment. However, if an employee is performing a work-related task during their commute, such as running an errand for the employer or if they are traveling as part of their work duties (e.g., going directly to a job site), they may be entitled to workers' compensation benefits. The key factor here is the employee's engagement in work-related activities during the trip. This highlights the importance of understanding the specific circumstances under which coverage applies, emphasizing that ordinary commuting does not qualify unless there is an exception made for a work-related task.

### 3. Can addiction to drugs or alcohol be considered a work-related injury?

- A. Yes, in all cases
- B. No, it is never covered
- C. Only if caused directly by work-related activities**
- D. Yes, if it occurs at a workplace event

Addiction to drugs or alcohol can be considered a work-related injury under specific circumstances, particularly when it is caused directly by work-related activities. This aligns with the understanding that workers' compensation laws are designed to address injuries or conditions that arise as a direct result of the work environment or job duties. For example, if an individual develops an addiction as a direct consequence of their work, such as being exposed to a stress-inducing environment or being in a position where substance use feels necessary to cope with job-related factors, then it can be argued that the addiction is work-related. This reflects the complexities of workers' compensation where the connection between the job and the condition must be established in order for coverage to apply. In contrast, not all cases where addiction occurs at the workplace or related events will qualify; for instance, if the addiction developed independently of work but subsequently manifests at work, it may not fall under the workers' compensation umbrella. Thus, the focus is on whether the addiction can be directly linked to work activities.

### 4. What is the role of an adjuster in regards to claims?

- A. To evaluate workplace safety
- B. To act solely on behalf of either the insurer or the insured**
- C. To represent the injured employee
- D. To manage workplace complaints

The role of an adjuster in regards to claims primarily involves acting on behalf of either the insurer or the insured, depending on their specific employment circumstances.

Adjusters are responsible for investigating claims, assessing their validity, and determining the appropriate compensation that should be paid. This means they must analyze the details of each claim, review evidence, and sometimes negotiate settlements between involved parties. In context, it's crucial for an adjuster to maintain a balance between the interests of the insurer and the insured, though they typically operate under the direction of the insurance company. While they must be fair and objective in their evaluations, their allegiance lies with the company that employs them, influencing their decisions on claims. Other options, like evaluating workplace safety or managing workplace complaints, fall outside the primary duties of an adjuster. Likewise, representing the injured employee isn't the focus, as their role is more about handling the claim process from an insurance perspective rather than advocating for the employee directly.

## 5. How can an injured worker appeal a denied claim?

- A. By contacting their employer's HR department
- B. By hiring an attorney for legal counsel
- C. By requesting a formal hearing with the Disability Compensation Division**
- D. By submitting a complaint to the insurance company

To appeal a denied claim, an injured worker can request a formal hearing with the Disability Compensation Division. This process allows the worker to present their case formally, and it is specifically designed to address disputes arising from denied claims in the workers' compensation system. During this hearing, the injured worker can provide additional evidence or testimonies to support their claim, and the Division reviews the case based on the established workers' compensation laws and regulations in Hawaii. In this context, engaging directly with the Disability Compensation Division is the appropriate formal channel for disputes about claim denials, ensuring that the appeal is processed correctly according to legal standards. This structured approach is essential for ensuring that injured workers receive a fair assessment of their claims based on the merits of their case and the relevant provisions of workers' compensation law.

## 6. Which benefit type is not provided under the workers' compensation system?

- A. Medical benefits
- B. Temporary disability benefits
- C. Punitive damages**
- D. Permanent disability benefits

In the context of the workers' compensation system, punitive damages are not a type of benefit provided. The purpose of workers' compensation is to offer a no-fault system that compensates employees for work-related injuries or illnesses, covering medical expenses, lost wages during recovery, and compensation for long-term impairments or disabilities. The focus of workers' compensation is on aiding the injured worker to recover and return to work, which is why it includes medical benefits to cover necessary treatments, temporary disability benefits that compensate for lost income during recovery, and permanent disability benefits for long-term job impact due to a workplace injury. Punitive damages, however, are intended to punish an employer for negligent or malicious behavior, which is outside the scope of workers' compensation. This system operates on the premise of providing immediate and fair compensation without needing to prove fault, thereby excluding punitive damages.

**7. Which statement regarding workers compensation coverage in Hawaii is accurate?**

- A. It must be purchased from an insurer domiciled in Hawaii**
- B. Private insurers compete with the State Workers Compensation Fund**
- C. It is written exclusively by the Hawaii state fund**
- D. It may be purchased from an authorized insurance carrier or it may be self-insured**

In Hawaii, workers compensation coverage can indeed be purchased from authorized insurance carriers, or employers can opt to be self-insured if they meet certain conditions set by the state. This flexibility allows businesses to choose the option that best fits their needs and financial situation. Self-insurance is an option for those employers who have sufficient financial resources and can demonstrate the ability to cover any workers' compensation liabilities. The other statements do not provide a complete and accurate depiction of the workers' compensation landscape in Hawaii. While Hawaiian law requires that employers provide workers' compensation coverage, they are not limited to purchasing it exclusively from the state fund or insurers based solely in Hawaii. Thus, the ability to use both authorized insurance carriers and the option of self-insurance distinguishes the correct answer as accurate in describing the variety of coverage options available under Hawaii's workers compensation laws.

**8. What does the term "temporary partial disability" reflect?**

- A. The ability to work full-time on a lighter basis**
- B. Workers who cannot work at all temporarily**
- C. Workers with a reduced capacity to work due to injury**
- D. Long-term disability status**

The term "temporary partial disability" is specifically used to refer to a situation where a worker has suffered an injury that limits their ability to perform some, but not all, job functions. This means that while they may not be able to execute their previous duties at full capacity, they are still capable of working in a reduced capacity. This status is considered "temporary" because it implies that the worker is expected to recover and return to their full abilities within a certain time frame, unlike cases of permanent disability which would signify a lasting impairment. Workers experiencing temporary partial disability may undertake lighter or alternative duties that do not exacerbate their condition, allowing them to earn a portion of their wages. This concept is integral to workers' compensation systems, as it acknowledges the need to provide assistance while the worker recuperates.

## 9. In Hawaii's workers' compensation, what constitutes a "work injury"?

- A. Any injury sustained during lunch breaks**
- B. Any injury that arises out of and in the course of employment**
- C. Only injuries that require hospitalization**
- D. Any injury that affects an employee's ability to perform outside work activities**

The definition of a "work injury" in Hawaii's workers' compensation system focuses on the concept of the injury arising out of and in the course of employment. This means that for an injury to be classified as a work injury, it must be directly linked to the job responsibilities and duties that the employee is tasked with, occurring while the employee is engaged in activities related to their employment. This definition encompasses a wide variety of scenarios, including injuries that occur while performing specific job functions and even injuries that may happen during breaks or while on the employer's premises, as long as there is a clear connection to the employment context. The emphasis is on the relationship between the injury and the work performed, which is critical for determining eligibility for workers' compensation benefits. In contrast, the other options do not fully capture the appropriate legal definition of a work injury. For example, injuries sustained during lunch breaks may not always qualify if they are not directly connected to work activities. Similarly, limiting work injuries to only those requiring hospitalization excludes many legitimate claims that may not necessitate such extreme medical intervention but still impact the employee's ability to perform their work duties. Lastly, while an injury that affects an employee's ability to perform outside work activities might be significant, it does not

## 10. What defines a person who is totally disabled under Workers' Compensation?

- A. Cannot perform his or her job**
- B. Cannot find another job within the same company**
- C. Cannot find a job within the normal labor market**
- D. Cannot earn same pay earned prior to injury**

A person who is considered totally disabled under Workers' Compensation is defined by their inability to find a job within the normal labor market. This means that the individual's injury or condition is severe enough to prevent them from securing any employment that is reasonably available to someone of their experience, education, and ability, as determined by the labor market conditions. In this context, total disability reflects a broad assessment of the person's capabilities. It's not solely about whether they can perform their specific job or find another position within their company, but whether they can engage in any meaningful employment at all. This consideration includes various factors, such as the availability of jobs, the individual's skills, and the nature of the injury. While the other options focus on specific scenarios—like their ability to perform their job or find new employment in their company—they don't encompass the wider implications of total disability that the labor market assessment covers. A person may still be capable of performing their job but may nonetheless struggle to find employment elsewhere due to broader market conditions, which reinforces the definition of total disability according to Workers' Compensation standards.

# 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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