

New York General Adjuster (10-70) 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. Which of the following best describes a 'CGL policy'?**
 - A. It covers personal vehicle liability**
 - B. It protects against professional errors**
 - C. It provides liability coverage for products and operations**
 - D. It covers employee theft**

- 2. Which coverage typically provides the highest limit for an insured's rentals?**
 - A. Personal property floater**
 - B. Homeowner policy**
 - C. DP-3 form**
 - D. Commercial liability policy**

- 3. Who would not be covered under an aircraft liability policy with passenger coverage excluded?**
 - A. Private pilot**
 - B. Travel agent**
 - C. Flight attendant**
 - D. Business executive**

- 4. Who has the responsibility to ensure that a ship is seaworthy?**
 - A. The ship-owner**
 - B. The captain**
 - C. The insurance provider**
 - D. The crew**

- 5. Which type of medical insurance is regulated by ERISA?**
 - A. Fully funded plan**
 - B. Self funded plan**
 - C. State funded plan**
 - D. Health Maintenance Organization (HMO)**

6. When can excess lines insurance be written?

- A. When no admitted insurer offers the needed line of insurance**
- B. When the policyholder requests it**
- C. When the insurer approves it**
- D. When standard rates are exceeded**

7. What is the definition of collapse under HO forms?

- A. Temporary structural failure**
- B. Deflation of roof**
- C. Sudden falling down or caving in of the structure**
- D. Gradual wear and tear of a building**

8. Which of the following is not considered a covered auto?

- A. A passenger car owned by insured**
- B. A pickup truck used in any business**
- C. A rental car**
- D. A motorcycle used for personal use**

9. Under the new 2000 homeowner forms, how is "collapse" defined?

- A. An abrupt falling down or caving in of the structure**
- B. A gradual weakening of the foundation**
- C. Minor structural settling**
- D. A significant roof leak**

10. Is negligence required to be established under no-fault auto insurance?

- A. Yes**
- B. No**
- C. Only in specific cases**
- D. Only if injuries are severe**

Answers

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

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Explanations

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- 1. Which of the following best describes a 'CGL policy'?**
 - A. It covers personal vehicle liability**
 - B. It protects against professional errors**
 - C. It provides liability coverage for products and operations**
 - D. It covers employee theft**

A Commercial General Liability (CGL) policy is specifically designed to provide liability coverage for businesses in relation to their operations and products. This means it covers bodily injury and property damage that may occur as a result of the business's activities or products. For instance, if a customer is injured due to a defective product sold by the business, the CGL policy would typically cover legal fees and any damages awarded. The focus of the CGL policy on products and operations is crucial for businesses, as it safeguards them against major liability risks that could significantly affect their financial stability. This creates a layer of protection for entrepreneurs and business owners, allowing them to operate with peace of mind knowing they have coverage for certain liabilities inherent in their business activities. Other options, such as coverage for personal vehicle liability or professional errors, relate to different types of insurance policies. Employee theft is covered under fidelity bonds or specialized crime insurance, not a CGL policy. Thus, the distinction of the CGL policy revolves primarily around its comprehensive coverage tailored for business operational risks and product liabilities.

- 2. Which coverage typically provides the highest limit for an insured's rentals?**
 - A. Personal property floater**
 - B. Homeowner policy**
 - C. DP-3 form**
 - D. Commercial liability policy**

The homeowner policy is designed to provide comprehensive coverage for personal property, which typically includes various items kept at the insured's residence. Among the options presented, homeowner policies generally offer the highest limits for personal property, which encompasses rentals that the insured might have in their home. This is especially true for policies that cover personal liability and additional living expenses in the event that the home is uninhabitable due to a covered loss. In contrast, the personal property floater primarily provides coverage for high-value personal items that need extra protection but may not necessarily cover rental property to the same extent. The DP-3 form (Dwelling Property policy) focuses on residential properties but usually has lower limits and does not address personal liability as comprehensively as a homeowner policy. Meanwhile, a commercial liability policy is tailored for businesses and covers risks associated with commercial operations rather than personal property coverage for individuals. Thus, the homeowner policy stands out in providing the most robust rental limits for insured parties.

3. Who would not be covered under an aircraft liability policy with passenger coverage excluded?

- A. Private pilot**
- B. Travel agent**
- C. Flight attendant**
- D. Business executive**

A travel agent generally would not be covered under an aircraft liability policy with passenger coverage excluded because their role does not typically involve being a passenger in the aircraft during operations. This policy is designed to protect entities involved in aviation activities, such as operating or flying in the aircraft, which primarily covers pilots, flight attendants, and business executives who may take flights as part of their work duties. Conversely, a private pilot, flight attendant, and business executive could be covered under such a policy, as their roles necessitate being either operators or passengers in the aircraft during its operation. The distinction lies in the travel agent's function, which is primarily related to travel arrangements rather than participation in flight operations.

4. Who has the responsibility to ensure that a ship is seaworthy?

- A. The ship-owner**
- B. The captain**
- C. The insurance provider**
- D. The crew**

The responsibility to ensure that a ship is seaworthy primarily falls on the ship-owner. This obligation stems from maritime law and is critical in ensuring that the vessel is in proper condition to safely navigate and operate in its intended environment. It includes maintaining the ship's structure, equipment, and crew readiness, as well as ensuring compliance with safety regulations and standards. While the captain plays a crucial role in the day-to-day operations and has the authority to make decisions regarding the ship's conduct at sea, the ultimate responsibility for seaworthiness lies with the ship-owner. The captain can be held liable for decisions made regarding the operation of the vessel, but the foundational responsibility rests with the owner since they are tasked with the legal and financial obligations related to the ship's operational readiness. The insurance provider is concerned with the financial aspects related to risks associated with the ship but does not hold responsibility for its physical condition. The crew is responsible for carrying out the operational duties under the captain's command but does not have the obligation to ensure the vessel's seaworthiness, which is a fundamental duty of the owner.

5. Which type of medical insurance is regulated by ERISA?

- A. Fully funded plan
- B. Self funded plan**
- C. State funded plan
- D. Health Maintenance Organization (HMO)

The correct answer is related to the regulation of self-funded plans under the Employee Retirement Income Security Act (ERISA). ERISA provides federal guidelines for the management and operation of employee benefit plans, including health insurance programs. Self-funded plans are those where an employer assumes the financial risk for providing health care benefits to its employees, rather than purchasing an insurance policy from an outside carrier. Since these plans are primarily established and maintained by employers for their employees, ERISA applies to them, ensuring that the plans comply with specific standards concerning reporting, accountability, and fiduciary responsibilities. In contrast, fully funded plans are typically insurance policies purchased from an insurance company, which means they fall under state jurisdiction and are governed by state insurance laws rather than ERISA. State funded plans are also managed at the state level and do not fall under ERISA regulations. Health Maintenance Organizations (HMOs) often operate on a fully funded basis or may be regulated under different provisions depending on their structure, which also keeps them outside the scope of ERISA when applicable. Thus, self-funded plans are the only type that ERISA regulates directly.

6. When can excess lines insurance be written?

- A. When no admitted insurer offers the needed line of insurance**
- B. When the policyholder requests it
- C. When the insurer approves it
- D. When standard rates are exceeded

Excess lines insurance can be written when no admitted insurer offers the needed line of insurance. This means that an excess lines carrier is utilized when the coverage required by the insured is not available from licensed companies that are authorized and regulated in the state. This situation often occurs for niche or high-risk markets where standard insurers typically do not provide coverage due to the perceived risk or nature of the insured's business. The role of excess lines is crucial because it allows policyholders to obtain necessary insurance coverage that they would otherwise be unable to secure in the traditional market. Once it is established that no admitted insurer is providing the specific coverage, an excess lines broker can help find a suitable non-admitted carrier willing to underwrite the insurance. In this context, even if a policyholder requests excess lines insurance, it must first be determined that the desired coverage isn't available from an admitted insurer. Approval from the insurer or exceeding standard rates are also not prerequisites for placing excess lines insurance; rather, they focus on availability in the market.

7. What is the definition of collapse under HO forms?

- A. Temporary structural failure**
- B. Deflation of roof**
- C. Sudden falling down or caving in of the structure**
- D. Gradual wear and tear of a building**

The definition of collapse under Homeowner's (HO) forms is characterized by the sudden falling down or caving in of a structure. This understanding is crucial in the context of insurance as it pertains to the coverage and implications of structural failures in homes. Collapse typically refers to a rapid and often catastrophic event where a part of or the entire building structure fails to support itself adequately, leading to an immediate loss of integrity. This type of event can result from various causes, including severe weather conditions, natural disasters, or failure of foundational support systems. In contrast, temporary structural failure would imply the possibility of recovery or a non-permanent situation. Deflation of the roof suggests a specific type of collapse that does not encompass the full scope of structural failure, while gradual wear and tear focuses on the effects of time and use rather than an acute failure of the building. Understanding these distinctions is vital for insurers and adjusters when assessing claims related to property damage.

8. Which of the following is not considered a covered auto?

- A. A passenger car owned by insured**
- B. A pickup truck used in any business**
- C. A rental car**
- D. A motorcycle used for personal use**

A pickup truck used in any business is not considered a covered auto under typical personal auto insurance policies. This is because personal auto policies are designed primarily for vehicles used for personal, non-business purposes. When a vehicle, such as a pickup truck, is used primarily for business activities, it may require a different type of policy, such as a commercial auto insurance policy. Therefore, since the pickup truck is designated for business use, it falls outside the scope of the coverage provided by a personal auto insurance policy. In contrast, the other options are typically covered vehicles under a personal auto policy. A passenger car owned by the insured is a standard covered vehicle, as is a rental car that the insured has temporarily rented. Additionally, motorcycles used for personal purposes are also generally included in the coverage, provided the policyholder has the necessary endorsements or coverage for motorcycles. This differentiation is crucial for understanding insurance coverage and its limitations in relation to vehicle use.

9. Under the new 2000 homeowner forms, how is "collapse" defined?

- A. An abrupt falling down or caving in of the structure**
- B. A gradual weakening of the foundation**
- C. Minor structural settling**
- D. A significant roof leak**

The correct definition of "collapse" under the 2000 homeowner forms is characterized as "an abrupt falling down or caving in of the structure." This definition highlights the sudden and complete failure of a building or a part of it, which differentiates it from gradual deterioration or minor issues. Understanding this definition is essential, as it aligns with insurance coverage assessments where an insurer needs to determine if the damage meets the criteria for a collapse claim. Other options, such as gradual weakening of the foundation or minor structural settling, refer to issues that develop over time and may not qualify as a "collapse" under the policy terms. A significant roof leak, while potentially damaging, does not convey the concept of sudden structural failure either. Therefore, the focus on an abrupt event underlines the specific nature of collapse as a moment of immediate structural failure rather than ongoing wear or maintenance issues.

10. Is negligence required to be established under no-fault auto insurance?

- A. Yes**
- B. No**
- C. Only in specific cases**
- D. Only if injuries are severe**

Under no-fault auto insurance systems, negligence does not need to be established for an individual to receive benefits. The primary purpose of no-fault insurance is to provide a streamlined process for compensating accident victims without the need to determine who was at fault in the accident. This means that regardless of the circumstances surrounding the accident, each party can claim for medical expenses and other losses directly from their own insurance provider. This approach is intended to reduce the burden on the court system and to ensure that victims receive timely medical care and compensation without the delays that often accompany lawsuits over negligence. By removing the necessity to prove fault, the no-fault system allows for quicker resolution and helps lessen the emotional stress often associated with car accidents. It's important to note that there may be exceptions or specific circumstances where negligence could be relevant, such as in cases involving significant injuries or when pursuing damages beyond basic no-fault benefits, but in general, for standard no-fault claims, proving negligence is not a requirement.

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://nygenadjuster10to70.examzify.com>

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

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