

New York General Adjuster (10-70) Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

Copyright © 2026 by Examzify - A Kaluba Technologies Inc. product.

ALL RIGHTS RESERVED.

No part of this book may be reproduced or transferred in any form or by any means, graphic, electronic, or mechanical, including photocopying, recording, web distribution, taping, or by any information storage retrieval system, without the written permission of the author.

Notice: Examzify makes every reasonable effort to obtain accurate, complete, and timely information about this product from reliable sources.

SAMPLE

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	16

SAMPLE

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

SAMPLE

1. What does the prefix "below" imply in medical terminology?

- A. Hyper**
- B. Hypo**
- C. Sub**
- D. Trans**

2. What does the term "ecchymosis" refer to?

- A. Fracture**
- B. Dislocation**
- C. Bruise**
- D. Swelling**

3. In New York, must uninsured motorist coverage be?

- A. Optional**
- B. Mandatory**
- C. Available only for certain vehicles**
- D. Only for specific drivers**

4. Which vehicle type is not eligible for coverage under a personal auto policy?

- A. Farm pickup**
- B. Station wagon**
- C. Motorcycle**
- D. Jeep**

5. What does proximate cause refer to in insurance?

- A. An uninterrupted chain of events resulting from negligence**
- B. A direct cause of loss or damage**
- C. An act of God causing an unforeseen event**
- D. A policy exclusion for specific types of risk**

6. What is the maximum limit for medical expenses and rehabilitation expenses under the New York no-fault plan?

- A. \$75,000
- B. \$100,000
- C. \$30,000
- D. \$50,000

7. What type of commercial crime coverage provides coverage when money and/or securities are carried off the insured's premises?

- A. Employee dishonesty coverage
- B. Messenger coverage
- C. Theft coverage
- D. Burglary coverage

8. What is the typical coverage period for crop insurance policies?

- A. Indefinite period based on seasonal needs
- B. Limited to the growing period for each crop
- C. Extended period for harvesting and selling
- D. Annual coverage regardless of crop type

9. What is the primary test used to determine anemia?

- A. White blood cell count
- B. Hemoglobin test
- C. Platelet count
- D. Red blood cell count

10. True or False: Crime/computer fraud coverage applies when a perpetrator uses false electronic instructions to remove funds from the insured's bank account.

- A. True
- B. False
- C. Only if the funds were intended for payroll
- D. Only under certain conditions

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What does the prefix "below" imply in medical terminology?

- A. Hyper**
- B. Hypo**
- C. Sub**
- D. Trans**

In medical terminology, the prefix "below" is correctly represented by "hypo." This prefix is derived from Greek, where "hypo-" means "under" or "less than." It is commonly used to describe conditions that are below normal levels or to indicate a position that is lower relative to something else. For example, "hypoglycemia" refers to lower-than-normal blood sugar levels. Other prefixes listed, such as "hyper," indicate an excess or above normal level; "sub" implies beneath or under, but it is often used in anatomical terms (like subcutaneous, meaning under the skin) rather than as a direct synonym for below in the context of conditions; "trans" refers to crossing or going through. Each of these alternatives conveys different meanings and contexts, highlighting the importance of understanding prefixes in medical terminology for clarity in communication.

2. What does the term "ecchymosis" refer to?

- A. Fracture**
- B. Dislocation**
- C. Bruise**
- D. Swelling**

The term "ecchymosis" refers to a bruise, specifically a discoloration of the skin resulting from bleeding underneath. This condition occurs when small blood vessels, known as capillaries, are damaged due to trauma or injury, leading to the leakage of blood into the surrounding tissues. The resultant effect is the characteristic purplish-blue color of a bruise, which may change color as it heals. Understanding this term is significant in medical contexts or personal injury assessments, as it indicates a physical injury that can impact claims related to damages or medical conditions. In contrast, fractures pertain to broken bones, dislocations involve the displacement of joints, and swelling refers to an increase in size of a body part or area due to fluid accumulation or inflammation. These terms relate to different types of injuries and conditions, demonstrating the distinct nature of ecchymosis as a specific type of bruising.

3. In New York, must uninsured motorist coverage be?

- A. Optional
- B. Mandatory**
- C. Available only for certain vehicles
- D. Only for specific drivers

Uninsured motorist coverage is a mandatory component of automobile insurance in New York. This requirement is designed to protect drivers and their passengers in the event of an accident with a motorist who does not have insurance. With this coverage, policyholders can receive compensation for damages and injuries they sustain in such scenarios, ensuring a level of financial protection and promoting overall road safety. The rationale behind making uninsured motorist coverage mandatory is to ensure a baseline of protection for all drivers, reducing the financial burden that could arise from accidents involving uninsured parties. This contributes to a fairer treatment in the event of a claim, as insured drivers should not be left again facing financial difficulties due to another driver's lack of insurance. The other options suggest that coverage could be optional, limited to certain vehicles, or restricted to specific drivers, which contradicts New York laws aimed at safeguarding against the risks associated with uninsured motorists. Such limitations would undermine the purpose of having mandatory coverage, which is to provide essential protection for all drivers on the road.

4. Which vehicle type is not eligible for coverage under a personal auto policy?

- A. Farm pickup
- B. Station wagon
- C. Motorcycle**
- D. Jeep

Motorcycles are typically not eligible for coverage under a personal auto policy. Personal auto policies are designed to provide coverage for private passenger vehicles, which usually include cars, station wagons, SUVs, and similar vehicles. While some insurance companies may offer endorsements or specific policies tailored for motorcycles, they are generally considered a different class of vehicle and require a motorcycle-specific policy to meet the unique risks and coverage needs associated with them. In contrast, farm pickups and station wagons fall under the category of passenger vehicles that can be covered under a standard personal auto policy, assuming they meet the definition of a covered auto in that policy. A Jeep, which is often viewed as an SUV or multipurpose vehicle, is also typically eligible for coverage under a personal auto policy as long as it is utilized in a manner that aligns with personal use rather than commercial purposes. Therefore, motorcycles must be insured separately, thereby rendering them ineligible under standard personal auto policies.

5. What does proximate cause refer to in insurance?

- A. An uninterrupted chain of events resulting from negligence**
- B. A direct cause of loss or damage**
- C. An act of God causing an unforeseen event**
- D. A policy exclusion for specific types of risk**

Proximate cause in insurance refers to the primary cause that sets off a chain of events leading to a loss or damage. It is essential in determining liability and coverage under an insurance policy. The concept hinges on the idea that for there to be coverage for a particular loss, the proximate cause must be a covered peril under the policy. The correct answer emphasizes an uninterrupted chain of events, which aligns with the legal definition of proximate cause. It captures the essence that one event leads to another—a process that is crucial when assessing how an accident or occurrence unfolded and what role insurance will play in responding to that situation. In this context, understanding proximate cause allows adjusters and insurers to evaluate claims more effectively, ensuring that all relevant factors contributing to a loss are considered when determining coverage. This is critical because all of these events must be linked back to a covered event to establish liability under the insurance policy.

6. What is the maximum limit for medical expenses and rehabilitation expenses under the New York no-fault plan?

- A. \$75,000**
- B. \$100,000**
- C. \$30,000**
- D. \$50,000**

Under the New York no-fault insurance plan, the maximum limit for medical expenses and rehabilitation expenses is established at \$50,000. This limit is a crucial aspect of the no-fault system, which aims to provide timely and efficient medical payments to injured parties regardless of fault in an accident. The \$50,000 limit covers necessary medical expenses, rehabilitation services, and other related costs arising from the accident. The significance of this cap lies in its role in managing the costs associated with personal injury claims while ensuring that individuals receive the medical care they need immediately after an accident. The choice of \$50,000 is designed to streamline the compensation process and minimize litigation, making it easier for injured parties to obtain benefits without extensive legal battles. Understanding this limit is essential for professionals in the field of insurance and claims adjustment, as it influences the handling of claims and the decisions made regarding medical treatments and rehabilitation services following an accident.

7. What type of commercial crime coverage provides coverage when money and/or securities are carried off the insured's premises?

- A. Employee dishonesty coverage**
- B. Messenger coverage**
- C. Theft coverage**
- D. Burglary coverage**

Messenger coverage is designed specifically to protect against the loss of money and/or securities while they are being transported off the insured's premises. This type of coverage is important for businesses that regularly handle cash or financial instruments and need to ensure that they are safeguarded during transit. Messenger coverage typically extends protection for employees who are responsible for transporting these assets, providing peace of mind that any loss or theft that occurs while these items are in transit is covered. On the other hand, employee dishonesty coverage focuses on losses resulting from fraudulent acts committed by employees, such as theft or embezzlement, but does not specifically address the risks associated with transporting assets. Theft coverage generally provides protection against losses due to theft that occurs on the premises, whereas burglary coverage secures losses from forcible entry or exit. Neither of these options speaks directly to the situation of transporting money or securities, which is the core aspect of messenger coverage.

8. What is the typical coverage period for crop insurance policies?

- A. Indefinite period based on seasonal needs**
- B. Limited to the growing period for each crop**
- C. Extended period for harvesting and selling**
- D. Annual coverage regardless of crop type**

The typical coverage period for crop insurance policies is limited to the growing period for each crop. This is because crop insurance is designed to protect producers from the loss of their crops due to various risks, including weather events, pests, and diseases. The coverage starts when the crop is planted and generally continues until the crop is harvested. This approach aligns with the natural lifecycle of agricultural production, as it allows the insurance to provide relevant coverage specifically tied to the stages of growth when risks are most prevalent. Crop insurance is not intended to cover events outside of this growing season, which would render coverage ineffective or less practical. While policies may have features that extend coverage slightly beyond the growing season to protect against risks during harvesting or selling, the core coverage is indeed focused on the growing period itself. This ensures that farmers have the necessary financial protection specifically designed for the phases when their crops are most vulnerable.

9. What is the primary test used to determine anemia?

- A. White blood cell count**
- B. Hemoglobin test**
- C. Platelet count**
- D. Red blood cell count**

The primary test used to determine anemia is the hemoglobin test. This test measures the level of hemoglobin in the blood, which is a protein in red blood cells responsible for transporting oxygen throughout the body. A low hemoglobin level can indicate that a person may have anemia, as this condition is characterized by a deficiency in the number or quality of red blood cells or hemoglobin. While the red blood cell count can also provide useful information regarding anemia, it does not specifically measure the hemoglobin concentration, which is critical for diagnosing the condition. The white blood cell count and platelet count do not assess red blood cell or hemoglobin levels and are thus not used as primary tests for anemia. The hemoglobin test is widely regarded as a direct and efficient way to evaluate an individual's blood oxygen-carrying capacity and diagnose anemia.

10. True or False: Crime/computer fraud coverage applies when a perpetrator uses false electronic instructions to remove funds from the insured's bank account.

- A. True**
- B. False**
- C. Only if the funds were intended for payroll**
- D. Only under certain conditions**

The assertion that crime/computer fraud coverage applies when a perpetrator uses false electronic instructions to remove funds from the insured's bank account is true. This type of coverage is specifically designed to protect businesses against loss of money or securities due to fraudulent acts committed through electronic means. In the context of computer fraud, this typically includes situations where a fraudster manipulates electronic systems or databases to divert funds or gain unauthorized access to accounts. Since the scenario involves the use of false electronic instructions, it clearly falls within the parameters of activities covered under crime and computer fraud insurance policies. Other options suggest more restrictive or conditional coverage scenarios. However, the fundamental principle of crime/computer fraud coverage is to offer protection against these kinds of electronic frauds, making the true option accurate.

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!

SAMPLE