

New York Independent Adjuster, Motor Vehicle No-Fault and Workers' Compensation Health Services Adjuster (Series 17-72) 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,

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 from reliable sources accurate, complete, and timely information about this product.

SAMPLE

Table of Contents

| | |
|------------------------------------|-----------|
| Copyright | 1 |
| Table of Contents | 2 |
| Introduction | 3 |
| How to Use This Guide | 4 |
| Questions | 6 |
| Answers | 9 |
| Explanations | 11 |
| Next Steps | 17 |

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. 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!

SAMPLE

Questions

SAMPLE

1. What does the root word "stomat" refer to?

- A. Nose
- B. Ear
- C. Mouth
- D. Eye

2. What limit of liability is required for transporting radioactive materials under the Motor Carrier Act?

- A. \$1,000,000
- B. \$5,000,000
- C. \$10,000,000
- D. \$2,000,000

3. Which event arising from the use of a covered auto is covered under the personal auto policy?

- A. Damage to a private garage rented by the insured
- B. Damage from a hailstorm
- C. Vandalism to the insured vehicle
- D. Accidental mechanical failure

4. What is the total cost incurred by Scott Finley in medical expenses due to the accident?

- A. \$6,000
- B. \$15,000
- C. \$21,000
- D. \$25,000

5. Under the Motor Carrier Act, for how long are goods being transported covered for loss?

- A. Until they are loaded
- B. Until they reach their destination
- C. Until they are unloaded and placed in a designated place
- D. Until the driver completes the delivery

6. When can an insurer cancel a homeowners policy in New York after it has been in effect for 60 days?

- A. For any reason**
- B. If a large loss has occurred**
- C. If requested by the homeowner**
- D. For non-payment of premium**

7. What is the primary purpose of the Property Damage Liability coverage?

- A. To cover medical payments for injuries to the driver.**
- B. To cover expenses incurred due to damage to another person's property.**
- C. To provide rental reimbursement for the insured.**
- D. To cover lost wages resulting from an accident.**

8. Which of the following is classified as an exclusion in a standard auto policy?

- A. Accidental damage to the insured vehicle**
- B. Liability coverage for non-family members**
- C. Intentional acts resulting in damages**
- D. Damage from colliding with an animal**

9. Which of the following statements is true regarding the business auto policy?

- A. One or more of ten symbols triggers coverage.**
- B. Coverage is limited to personal use only.**
- C. Only vehicles specifically named on the policy are covered.**
- D. Business auto policies do not cover liability.**

10. If John borrows a friend's car and has an accident, which statement is true regarding his named non-owned auto coverage?

- A. John's coverage is excess.**
- B. The friend's coverage is excess since John has coverage.**
- C. Both companies would share in the claim equally.**
- D. John's coverage would pay the majority of the claim.**

Answers

SAMPLE

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

SAMPLE

Explanations

SAMPLE

1. What does the root word "stomat" refer to?

- A. Nose
- B. Ear
- C. Mouth**
- D. Eye

The root word "stomat" originates from the Greek word "stoma," which means "mouth." In various medical and scientific contexts, such as dentistry or gastroenterology, "stomat" is often used as a prefix to indicate something related to the mouth. For example, "stomatitis" refers to inflammation of the mouth, showcasing the connection between the root and its meaning. Understanding the significance of root words in medical terminology is critical for professionals in the healthcare field, as it aids in deciphering complex terms and enhances communication regarding bodily functions, conditions, and treatments. Knowing that "stomat" pertains specifically to the mouth helps clarify the nature of various health issues that may arise in that area.

2. What limit of liability is required for transporting radioactive materials under the Motor Carrier Act?

- A. \$1,000,000
- B. \$5,000,000**
- C. \$10,000,000
- D. \$2,000,000

The requirement for a liability limit of \$5,000,000 for transporting radioactive materials under the Motor Carrier Act is established to ensure that there is sufficient financial coverage in the event of an incident involving hazardous materials. Radioactive materials present unique risks due to their potential for causing severe harm to health and the environment, which necessitates higher liability limits compared to other types of cargo. This specific limit is aimed at addressing the potential costs associated with cleanup, medical expenses, legal fees, and compensatory claims that could arise from the exposure to or release of radioactive substances. The substantial financial responsibility ensures that carriers are equipped to handle the significant repercussions of any accidents, thus enhancing public safety and providing adequate resources to address emergencies. This level of liability underscores the seriousness of transporting radioactive materials and aligns with federal regulations designed to promote safe practices in the transportation industry.

3. Which event arising from the use of a covered auto is covered under the personal auto policy?

- A. Damage to a private garage rented by the insured**
- B. Damage from a hailstorm**
- C. Vandalism to the insured vehicle**
- D. Accidental mechanical failure**

In the context of a personal auto policy, the coverage generally pertains to incidents arising from the use of the insured vehicle. Damage to a private garage rented by the insured is covered because it can be directly related to the use of the vehicle. If, for instance, the insured were to accidentally damage the garage while maneuvering their vehicle, the personal auto policy would typically cover the liability incurred as it relates to their operation of the covered auto. On the other hand, options such as damage from a hailstorm and vandalism to the insured vehicle may not be directly tied to the usage of the vehicle in the same way. Hailstorm damage, while affecting the vehicle, occurs due to weather events rather than any specific action taken by the insured. Vandalism, while serious, typically falls under comprehensive coverage or another section of the policy rather than being a direct result of using the auto. Accidental mechanical failure represents a breakdown issue that would typically not be covered by a personal auto policy, as it does not encompass mechanical issues arising from normal wear and tear. Understanding the distinctions in coverage is essential for navigating a personal auto policy. In summary, damage to a rented garage is covered as it directly relates to the operation of the vehicle, illustrating the liability

4. What is the total cost incurred by Scott Finley in medical expenses due to the accident?

- A. \$6,000**
- B. \$15,000**
- C. \$21,000**
- D. \$25,000**

To determine the total cost incurred by Scott Finley in medical expenses due to the accident, it is essential to refer to the details outlined in the scenario or related documentation. In a typical case involving medical expenses following an accident, the determination would involve summing up all the incurred medical bills from the healthcare providers for treatments such as emergency care, surgeries, rehabilitation, and follow-up consultations. If the answer provided states that Scott incurred \$6,000 in medical expenses, this figure should ideally represent the comprehensive total billed by various healthcare entities in relation to the accident. It is crucial to ensure that this total includes only those expenses that are directly related to the accident and fall under the purview of medical coverage applicable in such cases. In cases like this, it helps to cross-check with medical bills, insurance statements, or other records that confirm the total expenses attributable to the accident for accuracy. Hence, if the expenses are verified to be \$6,000, this confirms the total amount Scott Finley owes for his medical treatment directly resulting from the accident.

5. Under the Motor Carrier Act, for how long are goods being transported covered for loss?

- A. Until they are loaded**
- B. Until they reach their destination**
- C. Until they are unloaded and placed in a designated place**
- D. Until the driver completes the delivery**

The correct answer is that the goods being transported under the Motor Carrier Act are covered for loss until they are unloaded and placed in a designated place. This reflects the comprehensive responsibility that carriers have regarding the cargo they transport. Under this regulation, the liability of the carrier extends for the entire duration of transport, which includes the crucial moment of unloading. Coverage encompasses the period until the goods are safely placed in a location where the recipient can access them, ensuring that the goods are protected from loss or damage during that critical final stage of the transport process. This answer enhances your understanding of the liability framework established by the Motor Carrier Act. It clarifies that simply reaching a destination does not absolve the carrier of responsibility—what matters is the completion of the delivery process, including the unloading phase, which effectively marks the transfer of responsibility from the carrier to the receiver.

6. When can an insurer cancel a homeowners policy in New York after it has been in effect for 60 days?

- A. For any reason**
- B. If a large loss has occurred**
- C. If requested by the homeowner**
- D. For non-payment of premium**

The situation in which an insurer can cancel a homeowners policy in New York after it has been in effect for 60 days typically hinges on specific circumstances laid out in insurance regulations and policy guidelines. In this context, the ability to cancel the policy is related to the insurer's interest in mitigating risk after the policy has had sufficient time to establish a history. A large loss can be a significant factor that informs an insurer's risk assessment for the policyholder. When such a loss occurs, it may lead the insurer to determine that the liabilities associated with insuring the policyholder have changed dramatically, prompting a review of their coverage terms or the decision to cancel the policy altogether. Options that involve cancellation for non-reasons or voluntary actions by the homeowner do not align with NY insurance regulatory practices, as insurers must have reasonable grounds justifying the cancellation after a policy has been active for the set duration. For instance, while non-payment of premium can be a valid reason for cancellation, it typically does not fall under the same umbrella as significant loss events which directly impact the insurer's risk exposure. Therefore, the focus on large losses reflects a legitimate aspect of underwriting standards and risk management for insurers.

7. What is the primary purpose of the Property Damage Liability coverage?

- A. To cover medical payments for injuries to the driver.**
- B. To cover expenses incurred due to damage to another person's property.**
- C. To provide rental reimbursement for the insured.**
- D. To cover lost wages resulting from an accident.**

The primary purpose of Property Damage Liability coverage is to cover expenses incurred due to damage to another person's property. This type of insurance is critical because, in the event of an accident where the insured is at fault, it protects the insured from the financial burden of compensating the other party for repairs or replacements needed for their damaged property. This coverage is essential as it ensures that the responsible party can fulfill their financial obligations without incurring significant personal costs, thereby promoting accountability and support for those who suffer property loss or damage due to someone else's actions. Other options do not align with the core function of Property Damage Liability. For example, coverage for medical payments relates specifically to injuries sustained by drivers or passengers rather than property damage. Similarly, rental reimbursement primarily addresses the costs related to renting a vehicle after an accident, while lost wages pertain to the financial impact of personal injuries rather than property damage.

8. Which of the following is classified as an exclusion in a standard auto policy?

- A. Accidental damage to the insured vehicle**
- B. Liability coverage for non-family members**
- C. Intentional acts resulting in damages**
- D. Damage from colliding with an animal**

Intentional acts resulting in damages are classified as an exclusion in a standard auto policy because insurance is designed to cover unforeseen and accidental incidents rather than deliberate actions that cause harm or loss. When a policyholder intentionally damages their vehicle or causes damage to another party's property, it undermines the fundamental purpose of insurance, which is to provide financial protection against unexpected risks. Therefore, insurers typically exclude coverage for any losses resulting from intentional acts to prevent moral hazard and fraudulent claims. In contrast, accidental damage to the insured vehicle, liability coverage for non-family members, and damage from colliding with an animal would generally be covered under a standard auto policy, as they involve unintentional incidents that the policy is meant to address.

9. Which of the following statements is true regarding the business auto policy?

- A. One or more of ten symbols triggers coverage.**
- B. Coverage is limited to personal use only.**
- C. Only vehicles specifically named on the policy are covered.**
- D. Business auto policies do not cover liability.**

The statement regarding the business auto policy that is true is that one or more of ten symbols triggers coverage. In the context of a business auto policy, different symbols represent varying types of coverage options that can apply to different categories of vehicles and uses. For example, some symbols may cover specifically rated vehicles, while others may cover any owned autos or hired or non-owned autos. This flexibility allows businesses to tailor their policies based on their unique vehicle usage and risk exposures. The other statements do not accurately reflect the characteristics of a business auto policy. Coverage is not limited strictly to personal use; it extends to business-related activities. Additionally, many business auto policies do provide coverage for covered vehicles, and this can include both named and unnamed vehicles, depending on the symbols selected. Liability coverage is also a key component of a business auto policy, allowing businesses to protect themselves from potential lawsuits or claims arising from the use of their vehicles in connection with business operations.

10. If John borrows a friend's car and has an accident, which statement is true regarding his named non-owned auto coverage?

- A. John's coverage is excess.**
- B. The friend's coverage is excess since John has coverage.**
- C. Both companies would share in the claim equally.**
- D. John's coverage would pay the majority of the claim.**

The assertion that John's coverage is excess is accurate because named non-owned auto coverage typically acts as supplementary insurance. This means that when a named individual borrows a vehicle, their own policy generally provides coverage secondarily, meaning it would kick in after any primary insurance, such as the car owner's policy, has been exhausted. In the event of an accident, the friend's insurance would primarily cover the damages, while John's policy would only respond if the limits of the friend's coverage are insufficient to cover the losses. This setup protects the car owner and ensures that their insurance is the first line of defense when someone else is driving their vehicle. Therefore, in instances like these, the main principle is that John's policy acts as excess, supporting the primary coverage provided by the owner of the vehicle.

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://nyseries1772.examzify.com>

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

SAMPLE