

NEW YORK INDEPENDENT GENERAL ADJUSTER PRACTICE EXAM (SAMPLE) STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED QUESTIONS

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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

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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. Which additional coverage would indemnify Jill for her loss of income due to her store being closed after a hurricane?**
 - A. Law and Ordinance Coverage
 - B. Business Interruption Insurance
 - C. Business Owners Liability Insurance
 - D. Extra Expenses Coverage

- 2. Which of the following is NOT a duty of the insured in an Inland Marine policy?**
 - A. Notifying the police of any broken laws
 - B. Keeping a record of all expenses pertaining to the loss
 - C. Providing a statement of loss within 15 days
 - D. Protecting property from further damage

- 3. When should an adjuster consider escalating a claim to a supervisor?**
 - A. When the claim has a relatively low financial value
 - B. When it involves significant complexity or exceeds authority limits
 - C. When the claimant is uncooperative during the investigation
 - D. When there are no witnesses to the incident

- 4. In the case of the escaped lion injuring a patron, which doctrine could the injured patron's lawyer invoke?**
 - A. Contributory negligence
 - B. Res Ipsa Loquitur
 - C. Comparative negligence
 - D. Assumption of Risk

- 5. In Workers' Compensation policies, what aspect does the Employer Liability insurance emphasize?**
 - A. Coverage is only for specific job-related injuries
 - B. It provides additional benefits beyond state limits
 - C. Coverage in cases of employee negligence
 - D. Claims related to non-workers' compensation injuries

6. What is the primary purpose of conducting a site inspection in insurance claims?

- A. To assess the physical damage, gather evidence, and verify the facts of the claim
- B. To negotiate settlement offers with claimants
- C. To prepare documentation for legal proceedings
- D. To establish the adjuster's presence at the claim location

7. For what reason might a business need to purchase a fidelity bond?

- A. To cover general liability expenses.
- B. To ensure against loss from an employee's fraudulent act.
- C. To manage property damages occurring at the business.
- D. To protect against customer data breaches.

8. How can adjusters ensure fairness in the claims process?

- A. By prioritizing certain claimants
- B. By treating all parties equitably and adhering to ethical guidelines
- C. By making decisions based on company profit
- D. By minimizing claim payments

9. Which of the following statements about the liability coverage in a BOP is FALSE?

- A. Coverage is provided for both bodily injury and property damage.
- B. Coverage is provided on a "claims-made" basis.
- C. Coverage has separate aggregate limits.
- D. Coverage includes product and operation liability.

10. What is a "liability waiver"?

- A. A form of insurance required for certain claims
- B. A document that releases an insurer from liability for specific claims
- C. A legal requirement for all insurance policies
- D. A policy that covers third-party injuries

Answers

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

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Explanations

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1. Which additional coverage would indemnify Jill for her loss of income due to her store being closed after a hurricane?

- A. Law and Ordinance Coverage
- B. Business Interruption Insurance**
- C. Business Owners Liability Insurance
- D. Extra Expenses Coverage

Business Interruption Insurance is designed specifically to protect businesses from income loss due to unavoidable events that disrupt their operations, such as natural disasters like hurricanes. This type of coverage compensates the business for the loss of income that occurs while the business is unable to operate, helping to cover expenses like rent and payroll during the downtime. In the context of Jill's situation, since her store is closed due to a hurricane, Business Interruption Insurance would provide the necessary financial support to mitigate her lost income until her store could reopen. Law and Ordinance Coverage typically relates to the expense of bringing a building up to code after a loss but does not cover lost income. Business Owners Liability Insurance protects against claims for bodily injury or property damage but does not provide income loss coverage. Extra Expenses Coverage may cover additional costs incurred to continue operations or replace lost income, but it is often intended for specific scenarios rather than the general loss of income due to business interruption.

2. Which of the following is NOT a duty of the insured in an Inland Marine policy?

- A. Notifying the police of any broken laws
- B. Keeping a record of all expenses pertaining to the loss
- C. Providing a statement of loss within 15 days**
- D. Protecting property from further damage

In an Inland Marine policy, the insured has specific duties they must fulfill after a loss occurs. The correct answer highlights a duty that is often not required of the insured. While many insurance policies require a statement of loss to be provided in a timely manner, the specific timeframe and requirement can vary by policy. The duty to notify the police of any broken laws aligns with the obligation to report incidents that may involve criminal activity, thus protecting both the insured and the insurer's interests. Keeping a record of expenses related to a loss is crucial for establishing the extent of damages and costs incurred. Protecting property from further damage reflects the insured's responsibility to mitigate losses, which is a fundamental principle in insurance. In this context, the duty to provide a statement of loss may not universally apply to Inland Marine policies within the specified timeframe, making it potentially the right choice as the answer to the question about what is NOT a duty of the insured in this type of policy.

3. When should an adjuster consider escalating a claim to a supervisor?

- A. When the claim has a relatively low financial value
- B. When it involves significant complexity or exceeds authority limits**
- C. When the claimant is uncooperative during the investigation
- D. When there are no witnesses to the incident

An adjuster should consider escalating a claim to a supervisor when the situation involves significant complexity or exceeds authority limits. This scenario indicates that the claim may require specialized knowledge or approval that the adjuster may not possess, and escalating it ensures that the claim is handled appropriately according to company policy and state regulations. Complex claims can involve intricate factors such as multiple parties, extensive damages, or legal implications that necessitate a more seasoned professional's input for resolution. Furthermore, exceeding authority limits refers to situations where the adjuster may not have the proper authorization to approve claims amounting to a certain value or complexity, thus necessitating a supervisor's involvement to comply with management protocols and ensure fair assessment.

4. In the case of the escaped lion injuring a patron, which doctrine could the injured patron's lawyer invoke?

- A. Contributory negligence
- B. Res Ipsa Loquitur**
- C. Comparative negligence
- D. Assumption of Risk

The doctrine of Res Ipsa Loquitur can be invoked by the injured patron's lawyer because this legal concept allows a plaintiff to establish negligence based on the mere occurrence of an injury under circumstances that typically do not happen without negligence. In this scenario, the injury was caused by an escaped lion, which is an unusual and extraordinary event. It implies that the incident would not have occurred if the defendant (in this case, the zoo or establishment holding the lion) had exercised the appropriate level of care. The essence of Res Ipsa Loquitur lies in the fact that the specifics of how the lion escaped may be hard to prove, but the very fact that the lion escaped and caused injury suggests negligence on the part of the party responsible for its containment and safety. The law assumes that the kind of incident that happened would not have happened in the absence of negligence and allows the jury to infer liability based on the circumstances surrounding the event. This doctrine is especially useful in situations where the injured party may not have direct evidence of negligence, but the nature and context of the event point strongly toward a lack of care on the part of the defendant. In contrast, contributory negligence, comparative negligence, and assumption of risk involve different principles relating to the injured

5. In Workers' Compensation policies, what aspect does the Employer Liability insurance emphasize?

- A. Coverage is only for specific job-related injuries
- B. It provides additional benefits beyond state limits
- C. Coverage in cases of employee negligence

D. Claims related to non-workers' compensation injuries

In Workers' Compensation policies, Employer Liability insurance specifically addresses claims that arise from non-workers' compensation injuries. This type of coverage is essential for employers because it provides protection against lawsuits from employees who may argue that their injuries were a result of negligence on the part of the employer, but which are not covered under the traditional Workers' Compensation framework. Employer Liability insurance is beneficial in situations where an employee might seek damages for their injuries through legal proceedings, despite having access to Workers' Compensation benefits. It fills the gap by covering the employer's legal liabilities in these scenarios, ensuring they have financial support against claims that could arise from workplace incidents that are outside the typical scope of Workers' Compensation. This coverage allows employers to mitigate risks associated with potential claims that may not be fully addressed by Workers' Compensation laws, reinforcing the importance of comprehensive insurance policies that cater to various liabilities in the workplace.

6. What is the primary purpose of conducting a site inspection in insurance claims?

- A. To assess the physical damage, gather evidence, and verify the facts of the claim**
- B. To negotiate settlement offers with claimants
- C. To prepare documentation for legal proceedings
- D. To establish the adjuster's presence at the claim location

The primary purpose of conducting a site inspection in insurance claims is to assess the physical damage, gather evidence, and verify the facts of the claim. This step is crucial in the claims process as it allows the adjuster to evaluate the extent of the damage firsthand, which is vital for making informed decisions regarding coverage, liability, and the appropriate compensation that may be warranted. During the site inspection, the adjuster examines the property, takes photographs, and collects any necessary documentation or evidence related to the claim. This thorough investigation helps to ensure that the claims process is based on accurate information, leading to fair and prompt resolution. By verifying the details of the claim directly at the scene, the adjuster can compare the findings against the policy terms and ensure compliance with industry standards. While negotiating settlements, preparing documentation for legal proceedings, and establishing presence may be components of an adjuster's duties, these tasks are not the primary focus during the initial site inspection. Instead, the site inspection's primary goal is to gather all essential information needed to evaluate the validity and extent of the claim effectively.

7. For what reason might a business need to purchase a fidelity bond?

- A. To cover general liability expenses.
- B. To ensure against loss from an employee's fraudulent act.**
- C. To manage property damages occurring at the business.
- D. To protect against customer data breaches.

A business might need to purchase a fidelity bond primarily to ensure against loss from an employee's fraudulent act. Fidelity bonds are specifically designed to provide coverage for losses resulting from dishonest acts committed by employees, such as theft, embezzlement, or fraud. This type of bond acts as a safeguard for businesses against the financial impact of such unethical behavior, helping to protect the company's assets and maintain its financial stability. Fidelity bonds differ from other types of insurance, such as general liability or property insurance, which focus on different types of risks, including accidents, injuries, or property damage. Knowing the specific purpose of a fidelity bond highlights its importance in a business's risk management strategy, particularly in industries where employees handle significant amounts of cash or sensitive information.

8. How can adjusters ensure fairness in the claims process?

- A. By prioritizing certain claimants
- B. By treating all parties equitably and adhering to ethical guidelines**
- C. By making decisions based on company profit
- D. By minimizing claim payments

Adjusters can ensure fairness in the claims process by treating all parties equitably and adhering to ethical guidelines. This approach emphasizes the importance of impartiality and integrity in handling claims. An ethical guideline framework encourages adjusters to evaluate claims based on the facts, documentation, and established insurance policies, rather than personal biases or pressures. By maintaining a commitment to fairness and equity, adjusters can foster trust among claimants, insurers, and other stakeholders. This practice not only complies with legal and regulatory standards but also enhances the reputation of the insurance industry as a whole. Treating all parties fairly helps to uphold the principle that every claim deserves careful consideration and just treatment, which is essential for a balanced claims process. The other options compromise fairness, such as prioritizing certain claimants, which can lead to unjust advantages for some while disadvantaging others. Making decisions based solely on company profit undermines the adjuster's role as a neutral evaluator and can damage the claims process's integrity. Similarly, minimizing claim payments disregards the actual losses incurred and the entitlements of the claimants, which is contrary to the principle of fair compensation.

9. Which of the following statements about the liability coverage in a BOP is FALSE?

- A. Coverage is provided for both bodily injury and property damage.
- B. Coverage is provided on a "claims-made" basis.**
- C. Coverage has separate aggregate limits.
- D. Coverage includes product and operation liability.

In a Business Owners Policy (BOP), liability coverage is generally provided on an "occurrence" basis rather than a "claims-made" basis. This means that the policy will cover events that occur during the policy period, regardless of when a claim is reported, as long as the incident happened while the policy was active. The statement that coverage is provided on a "claims-made" basis is misleading because most BOPs are structured to cover incidents based on when they occurred, not when the claim is filed. This distinction is crucial in understanding how liability coverage functions under a BOP and helps clarify the type of coverage provided to the insured. In contrast, the other statements accurately reflect aspects of liability coverage in a BOP. Coverage for bodily injury and property damage is indeed included, which is fundamental to the policy. Separate aggregate limits can be applicable in certain situations, and coverage does extend to both products and ongoing operations liability, making the nature of BOP coverage more comprehensive than what might be indicated by a "claims-made" format.

10. What is a "liability waiver"?

- A. A form of insurance required for certain claims
- B. A document that releases an insurer from liability for specific claims**
- C. A legal requirement for all insurance policies
- D. A policy that covers third-party injuries

A liability waiver is accurately described as a document that releases an insurer from liability for specific claims. This means that when a person or entity signs the waiver, they are agreeing not to hold the insurer responsible for certain events or actions that could lead to claims. This is often utilized in situations where there is a risk of potential injury or loss, allowing the party at risk to acknowledge that they understand the risks involved and agree to take them on without blaming the insurer later. The waiver serves as a protective legal tool for the insurer, helping to mitigate the potential for litigation and clarify the terms of the agreement. The other options do not accurately capture the nature of a liability waiver. For example, waivers are not forms of insurance nor are they a legal requirement for all insurance policies. They also do not function as a policy covering injuries; rather, they are agreements regarding the limitation of liability related to such coverage.

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:

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

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