

SELF INSURED PRACTICE TEST (SAMPLE)

STUDY GUIDE



SAMPLE STUDY GUIDE WITH LIMITED 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. 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. What should you do if a physician didn't perform a particular exam or prepare the necessary report?**
 - A. Object to the report as inadmissible
 - B. Contact the physician's office for negotiation
 - C. Report the physician to the WCAB
 - D. Report the physician to the Fraud Bureau
- 2. As an examiner handling a third party case, your primary concern should be?**
 - A. Maximizing the employer's recovery
 - B. Putting the third party on notice of your claim
 - C. Filing the suit against the third party
 - D. Closing the file
- 3. Which nerve is associated with carpal tunnel syndrome?**
 - A. Radius
 - B. Ulnar nerve of the wrist
 - C. Median nerve of the wrist
 - D. Head of the ulna
- 4. How long after the date of death can a death case be filed for an employee who had an HIV claim?**
 - A. One year from the date of death
 - B. Two years from the date of death
 - C. Three years from date of death
 - D. Four years from date of death
- 5. What is an acceptable time frame for an employee to expect their claim to be processed following the submission of a report?**
 - A. Immediately
 - B. Within 5 to 10 days
 - C. Within 30 days
 - D. Within 60 days

6. Which DWC notice requires proof of service?

- A. DWC 500-D
- B. DWC 500-E
- C. Both A and B
- D. Neither A or B

7. Which of the following is not considered an activity of daily living?

- A. Communication
- B. Physical activity
- C. Education
- D. Sleep

8. How many days must a Notice of Employee Death be filed when there are no surviving minor children?

- A. 30 days
- B. 60 days
- C. 14 days
- D. 90 days

9. The nucleus pulposus is defined as?

- A. Bone in the back
- B. Cartilage near part of the disc
- C. Gelatinous like substance in the disc
- D. Ligament between the disc

10. What level of pain could be tolerated but would mark a handicap in the performance of the activity that causes it?

- A. Minimal
- B. Slight
- C. Moderate
- D. Severe

Answers

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

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Explanations

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1. What should you do if a physician didn't perform a particular exam or prepare the necessary report?

- A. Object to the report as inadmissible**
- B. Contact the physician's office for negotiation
- C. Report the physician to the WCAB
- D. Report the physician to the Fraud Bureau

The choice to object to the report as inadmissible is centered on the necessity for comprehensive and pertinent documentation in medical evaluations, especially in self-insured contexts. If a physician did not perform a particular exam or prepare the necessary report, it can compromise the validity and reliability of the assessment, affecting care decisions and liability. In legal or insurance settings, reports that lack essential examinations or data may not meet the established standards for evidence or credibility. Therefore, if critical components of the medical evaluation are missing, asserting that the report is inadmissible is a valid course of action, ensuring that only comprehensive and accurate information influences decisions related to the case at hand. Other options, while they may involve communication or reporting procedures, do not directly address the immediacy of the issue with the report's admissibility, which is to ensure that only qualified and thorough medical evaluations are considered in the process.

2. As an examiner handling a third party case, your primary concern should be?

- A. Maximizing the employer's recovery**
- B. Putting the third party on notice of your claim
- C. Filing the suit against the third party
- D. Closing the file

The primary concern when handling a third-party case as an examiner is maximizing the employer's recovery. This focus is crucial because the employer has a vested interest in ensuring that any losses or liabilities incurred due to the actions of the third party are compensated. By emphasizing recovery, the examiner aims to secure the financial interests of the employer, ensuring that any funds due from the third party are obtained effectively and efficiently. Maximizing recovery may involve various strategies, such as thorough investigation and documentation of the loss, assessing the potential value of the claim, and negotiating with the third party or their insurer. This proactive approach ensures that the employer is not left bearing the financial burden of the incident in question. In contrast, merely putting the third party on notice or filing a suit, while important steps in the process, do not directly prioritize the ultimate goal of securing the best outcome for the employer. Closing the file is a final step that occurs after ensuring that all relevant actions have been taken to maximize recovery, making it the least relevant primary concern. Therefore, the central aim should always be to maximize recovery for the employer in these cases.

3. Which nerve is associated with carpal tunnel syndrome?

- A. Radius
- B. Ulnar nerve of the wrist
- C. Median nerve of the wrist**
- D. Head of the ulna

Carpal tunnel syndrome is primarily associated with the median nerve. This condition occurs when the median nerve, which runs through the wrist and into the hand, becomes compressed within the carpal tunnel. The carpal tunnel is a narrow pathway on the palm side of the wrist, and it is surrounded by bones and ligaments. As a result of this compression, individuals often experience symptoms like numbness, tingling, and weakness in the hand and fingers, particularly in the thumb, index, middle finger, and part of the ring finger. The median nerve is responsible for the sensation in these areas as well as controlling some of the small muscles at the base of the thumb. Understanding the anatomy and function of the median nerve is crucial for diagnosing and treating carpal tunnel syndrome effectively.

4. How long after the date of death can a death case be filed for an employee who had an HIV claim?

- A. One year from the date of death**
- B. Two years from the date of death
- C. Three years from date of death
- D. Four years from date of death

The correct answer is that a death case can be filed for an employee who had an HIV claim one year from the date of death. This timeline is significant because it aligns with the statutes of limitations that govern the filing of claims related to occupational diseases and work-related deaths. In many jurisdictions, the law provides a specific duration within which claims must be initiated after a claimant's passing, particularly for claims that may arise from diseases such as HIV that are typically associated with prolonged exposure to risk factors related to one's occupation. Understanding this timeframe is crucial for ensuring that beneficiaries or dependents of the deceased employee are aware of their rights to file claims, as failing to do so within the specified period could result in the forfeiture of those claims. Knowing the one-year limitation after death emphasizes the importance of prompt action in legal and insurance contexts concerning occupational health matters.

5. What is an acceptable time frame for an employee to expect their claim to be processed following the submission of a report?

- A. Immediately
- B. Within 5 to 10 days
- C. Within 30 days**
- D. Within 60 days

The acceptable time frame for an employee to expect their claim to be processed following the submission of a report is typically within 30 days. This aligns with common industry practices and regulations that govern claims processing. Under various state and federal laws, including workers' compensation statutes, an employer or insurance provider is required to acknowledge the receipt of the claim and to take action—either approving or denying it—within this timeframe. This standard helps ensure that employees receive timely responses regarding their claims, allowing them to manage their finances and health care without undue delay. The timeframe of 30 days strikes a balance between the need for a thorough review of the claim and the necessity for prompt communication to the claimant. Therefore, it reflects a reasonable expectation from both the employer's perspective and the employee's rights.

6. Which DWC notice requires proof of service?

- A. DWC 500-D
- B. DWC 500-E**
- C. Both A and B
- D. Neither A or B

The DWC 500-E notice is specific in its requirements, including the necessity for proof of service. This notice is typically involved in the process of notifying parties about certain aspects of a workers' compensation claim, and ensuring that there is documented evidence of its delivery is crucial for compliance and legal validity. Proof of service helps establish that all relevant parties are properly informed and can take appropriate actions regarding the claim. In contrast, the DWC 500-D notice does not have the same strict requirement for proof of service. Therefore, understanding the implications and requirements of the DWC 500-E notice helps clarify the importance of adhering to procedural guidelines within the workers' compensation legal framework.

7. Which of the following is not considered an activity of daily living?

- A. Communication
- B. Physical activity
- C. Education**
- D. Sleep

The activities of daily living (ADLs) are a series of everyday tasks that are typically essential for personal care and functional independence. These generally include self-care activities necessary for everyday tasks, such as bathing, dressing, eating, toileting, and transferring (moving from one position to another). In this context, education is not classified as an activity of daily living. While it is an important aspect of life and personal development, it does not pertain directly to basic self-care or daily functioning that is typically assessed when determining an individual's ability to perform ADLs. On the other hand, communication, physical activity, and sleep all relate directly to daily functioning and personal care requirements. Communication is essential for interaction and can significantly impact an individual's ability to seek help or express needs. Physical activity contributes to overall health and often integrates aspects of self-care. Sleep is crucial for maintaining physical and mental well-being, making it inherently tied to daily survival and functioning. Thus, education stands out as the correct choice since it does not fall under the traditional definition of activities of daily living.

8. How many days must a Notice of Employee Death be filed when there are no surviving minor children?

- A. 30 days
- B. 60 days**
- C. 14 days
- D. 90 days

In cases where there are no surviving minor children, the Notice of Employee Death must be filed within 60 days. This timeframe is crucial because it allows for an organized and timely processing of benefits and claims related to the deceased employee. Filing the notice promptly ensures that the employer can comply with legal obligations and that any potential claims for benefits can be settled without unnecessary delays. This time period reflects a balance between giving employers sufficient time to gather necessary documentation and ensuring that beneficiaries or dependents are not left waiting indefinitely for necessary claims to be processed. Other timeframes mentioned in the options, such as 30 days, 14 days, or 90 days, do not align with the established regulations around this notice, making them less applicable in this context.

9. The nucleus pulposus is defined as?

- A. Bone in the back
- B. Cartilage near part of the disc
- C. Gelatinous like substance in the disc**
- D. Ligament between the disc

The nucleus pulposus refers to the inner portion of the intervertebral disc, which is comprised of a gelatinous-like substance. This structure serves a critical role in the spine, providing it with flexibility and shock absorption. The composition of the nucleus pulposus is rich in water and collagen fibers, allowing it to withstand pressure and contribute to the overall function of the disc in maintaining the proper alignment and movement of the spine. It acts as a cushion between the vertebrae, facilitating load distribution and supporting spinal mechanics during various activities. The other options presented do not accurately describe the nucleus pulposus. Bone in the back pertains to the vertebrae rather than the disc itself. Cartilage near part of the disc could refer to the annulus fibrosus, which surrounds the nucleus pulposus and provides additional support but is distinctly different from the nucleus itself. A ligament between the disc is also not relevant, as ligaments serve to connect bones to other bones rather than being part of the disk structure.

10. What level of pain could be tolerated but would mark a handicap in the performance of the activity that causes it?

- A. Minimal
- B. Slight
- C. Moderate**
- D. Severe

The concept of pain tolerance relative to activity performance is crucial in assessing how pain impacts daily functioning. Moderate pain is characterized by discomfort significant enough to hinder one's ability to engage fully in the activity that causes it, often leading to a handicap or a decrease in performance levels. When someone experiences moderate pain, they may be able to continue with the activity to some extent, but the pain will likely distract, limit their capability, and affect their overall performance quality. This level of pain can result in increased fatigue or an inability to maintain focus, ultimately marking a clear distinction between simply tolerating discomfort and experiencing a handicap. Other levels of pain—such as minimal or slight—are typically less intrusive and might not significantly affect an individual's ability to perform activities. Severe pain, while clearly debilitating, tends to result in complete cessation of the activity rather than a marked handicap to performance during it. Hence, moderate pain is the threshold that accurately signifies a handicap in activity performance due to its disruptive nature.

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://selfinsured.examzify.com>

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

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