

West Virginia Adjusters Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

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SAMPLE

Questions

- 1. Which of these services is least likely to be included in workers' compensation coverage?**
 - A. Psychological counseling**
 - B. Rehabilitation therapy**
 - C. Hospital stays**
 - D. Tuition waivers for post-graduate education**
- 2. What is a public adjuster's role in the claims process?**
 - A. To represent the insurance company during claims**
 - B. To assist insurance agents with their workload**
 - C. To represent the policyholder in negotiating a settlement**
 - D. To investigate fraudulent claims for insurance companies**
- 3. Sheri received her West Virginia adjuster license on June 1st, 2021. Her birthday is August 15th. She must renew her license by:**
 - A. August 15th, 2022**
 - B. August 31st, 2022**
 - C. August 15th, 2023**
 - D. August 31st, 2023**
- 4. Which legislation requires employers in certain states to purchase workers' compensation from state-designated programs?**
 - A. Exclusive Remedy**
 - B. Monopolistic**
 - C. Special Coverage**
 - D. State-Designated Policy**
- 5. What does the "insured" refer to in an insurance policy?**
 - A. The claimant who suffers a loss**
 - B. The individual or entity covered by the policy**
 - C. The insurer providing coverage**
 - D. The representative of the insurance company**

- 6. Which situation would NOT be considered an accident for accidental death and dismemberment coverage?**
- A. A sudden heart attack while jogging**
 - B. An unexpected fall from a height**
 - C. A vehicle collision**
 - D. An accidental firearm discharge**
- 7. What is the significance of the "declaration page" in an insurance policy?**
- A. It includes detailed terms of the policy**
 - B. It summarizes key details like coverages, limits, and premiums**
 - C. It is a legal review of the policy**
 - D. It lists the claims history of the policyholder**
- 8. When fulfilling Continuing Education (CE) requirements, how many hours must an adjuster complete in ethics?**
- A. 1 hour**
 - B. 2 hours**
 - C. 3 hours**
 - D. 4 hours**
- 9. Which of the following people is eligible for temporary partial rehabilitation benefits?**
- A. Jake loses a hand to a panel saw at his cabinetry factory, and when he returns to work, can only manage to sweep the factory floor, which pays half his previous wage.**
 - B. Rosie, who decides to change careers and with her new job, earns more than her previous wage.**
 - C. Tom, who sustains a minor injury but returns to his job with no restrictions.**
 - D. Kevin, who is fired from his job and decides to remain unemployed.**

10. What is the minimum age requirement to become an insurance adjuster in West Virginia?

- A. 16 years old**
- B. 18 years old**
- C. 21 years old**
- D. 25 years old**

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Answers

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

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Explanations

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1. Which of these services is least likely to be included in workers' compensation coverage?

- A. Psychological counseling**
- B. Rehabilitation therapy**
- C. Hospital stays**
- D. Tuition waivers for post-graduate education**

The correct answer is tuition waivers for post-graduate education as this service is least likely to be included in workers' compensation coverage. Workers' compensation primarily focuses on medical expenses and rehabilitation that directly relate to a work-related injury or illness sustained by an employee. While psychological counseling, rehabilitation therapy, and hospital stays are often necessary parts of treatment for injured workers, they fall within the scope of medical care associated with recovery from work-related incidents. Tuition waivers for post-graduate education, however, do not directly relate to the treatment of injuries or the rehabilitation process. They are typically educational benefits rather than health-related ones, and they do not directly help with recovery or reintegration into the workforce following a workplace injury. Workers' compensation is designed to cover necessary medical care and rehabilitation services but does not extend to educational benefits such as tuition waivers, which are considered part of a different support structure not governed by workers' compensation laws.

2. What is a public adjuster's role in the claims process?

- A. To represent the insurance company during claims**
- B. To assist insurance agents with their workload**
- C. To represent the policyholder in negotiating a settlement**
- D. To investigate fraudulent claims for insurance companies**

A public adjuster's primary role in the claims process is to represent the policyholder in negotiating a settlement. This position is crucial because public adjusters are hired directly by the policyholders, unlike insurance adjusters who work for the insurance companies. By serving the interests of the policyholder, public adjusters help ensure that the client's rights are protected and that they receive a fair and equitable settlement for their claims. Public adjusters possess specialized knowledge of the insurance policies and the claims process, allowing them to advocate effectively on behalf of the policyholders. They conduct thorough assessments of the damage, gather supporting documentation, and prepare comprehensive claims to help their clients receive adequate compensation. This service is particularly valuable in complex situations where the policyholder might not be familiar with the nuances of their insurance policy or the claims process itself. In contrast, other roles mentioned involve representing the interests of the insurance companies or assisting personnel within the insurance framework, which do not align with the main purpose of public adjusters.

3. Sheri received her West Virginia adjuster license on June 1st, 2021. Her birthday is August 15th. She must renew her license by:

A. August 15th, 2022

B. August 31st, 2022

C. August 15th, 2023

D. August 31st, 2023

Sheri must renew her license by August 15th, 2022, which is one year after she received her license on June 1st, 2021. Option B, August 31st, 2022, is incorrect because it is past her renewal date. Option C, August 15th, 2023, is incorrect because she must renew her license every year, not every two years. Option D, August 31st, 2023, is incorrect for the same reason as Option C.

4. Which legislation requires employers in certain states to purchase workers' compensation from state-designated programs?

A. Exclusive Remedy

B. Monopolistic

C. Special Coverage

D. State-Designated Policy

This an incorrect answer because Exclusive Remedy refers to the legal concept that limits the liability of employers in the event of work-related injuries or illnesses. It does not require employers to purchase workers' compensation from state-designated programs. Option B, Monopolistic, is also incorrect because it refers to a type of workers' compensation system where the state has a monopoly and is the sole provider of coverage. This may be true in some states, but it does not apply to all states with this legislation. Similarly, option C, Special Coverage, is not the correct answer because it simply refers to any additional coverage that may be purchased by an employer to supplement their workers' compensation policy. It does not pertain specifically to the legislation in question. Option D, State-Designated Policy, is also incorrect because it does not accurately describe the legislation. The correct term for this legislation is Sate Funded Workers' Compensation, which requires employers in certain states to purchase coverage from state-designated programs.

5. What does the "insured" refer to in an insurance policy?

- A. The claimant who suffers a loss**
- B. The individual or entity covered by the policy**
- C. The insurer providing coverage**
- D. The representative of the insurance company**

The term "insured" in an insurance policy specifically refers to the individual or entity that is covered by the policy. This means that they are the party who is entitled to receive benefits under the terms of the insurance contract in the event of a loss or damage. This definition is crucial as it establishes who can make a claim and receive compensation as per the agreement. The other options do not accurately describe the "insured." The claimant who suffers a loss may or may not be the insured; for instance, they could be a third party involved in an incident. The insurer, on the other hand, is the company providing the coverage, and the representative of the insurance company is typically an agent or adjuster working on behalf of the insurer. Understanding these definitions helps clarify the roles within an insurance contract.

6. Which situation would NOT be considered an accident for accidental death and dismemberment coverage?

- A. A sudden heart attack while jogging**
- B. An unexpected fall from a height**
- C. A vehicle collision**
- D. An accidental firearm discharge**

In the context of accidental death and dismemberment coverage, the term "accident" typically refers to an event that is sudden, unexpected, and results from an unintentional act. A sudden heart attack while jogging, while it may occur unexpectedly, is classified as a medical event rather than an accidental occurrence. This is because the heart attack is a health-related issue resulting from underlying medical conditions or risks associated with physical exertion, rather than an unpredictable external event. On the other hand, situations like an unexpected fall from a height, a vehicle collision, and an accidental firearm discharge involve external factors that are not tied to medical conditions or health issues. These events occur without warning and are generally recognized as accidents that cause injury or death, aligning with the coverage parameters of accidental death and dismemberment policies. Therefore, the heart attack while jogging stands apart as it does not fit the definition of an accident in this insurance context.

7. What is the significance of the "declaration page" in an insurance policy?

A. It includes detailed terms of the policy

B. It summarizes key details like coverages, limits, and premiums

C. It is a legal review of the policy

D. It lists the claims history of the policyholder

The declaration page holds significant importance in an insurance policy as it provides a concise summary of essential information, including the coverages offered, the limits of those coverages, and the premiums due. This page acts as an overview that highlights the most critical aspects of the policy, making it easier for policyholders to quickly understand their insurance contract. By including summaries of the insured property, named insured parties, policy period, and applicable deductibles, the declaration page serves as a handy reference tool. This information helps in identifying what is covered and what is not, thus ensuring that policyholders can make informed decisions about their insurance needs. Other options, while related to various components of an insurance policy, do not capture the core purpose of the declaration page as effectively as the correct choice does. For instance, while the detailed terms of the policy are crucial, they are usually found in the policy document rather than the declaration page. Legal reviews and claims history are certainly important but serve entirely different roles within the context of insurance documentation.

8. When fulfilling Continuing Education (CE) requirements, how many hours must an adjuster complete in ethics?

A. 1 hour

B. 2 hours

C. 3 hours

D. 4 hours

The correct answer is 2 hours. In West Virginia, adjusters are required to complete 24 hours of Continuing Education (CE) courses every two years, which includes a specified total of 2 hours focused on ethics. This requirement is designed to ensure that adjusters are knowledgeable about the ethical standards and practices necessary for their profession, promoting integrity and professionalism in their work. Fulfilling this specific ethics requirement is crucial as it not only complies with state regulations but also reinforces the importance of ethical conduct in the industry, helping adjusters navigate complex situations they may encounter while handling claims.

9. Which of the following people is eligible for temporary partial rehabilitation benefits?

- A. Jake loses a hand to a panel saw at his cabinetry factory, and when he returns to work, can only manage to sweep the factory floor, which pays half his previous wage.**
- B. Rosie, who decides to change careers and with her new job, earns more than her previous wage.**
- C. Tom, who sustains a minor injury but returns to his job with no restrictions.**
- D. Kevin, who is fired from his job and decides to remain unemployed.**

Jake is eligible for temporary partial rehabilitation benefits because he has suffered a work-related injury that has resulted in him being unable to perform his previous job duties. As a result, he is only able to do a lower-paying task and is receiving half his previous wage. This makes him eligible for temporary partial rehabilitation benefits. Option B is incorrect because Rosie's decision to change careers was not due to a work-related injury. As such, she is not eligible for temporary partial rehabilitation benefits. Option C is incorrect because although Tom has sustained a minor injury, he is still able to perform his job duties with no restrictions. As such, he does not meet the criteria for temporary partial rehabilitation benefits. Option D is incorrect because Kevin was not fired due to a work-related injury. As a result, he is not eligible for temporary partial rehabilitation benefits.

10. What is the minimum age requirement to become an insurance adjuster in West Virginia?

- A. 16 years old**
- B. 18 years old**
- C. 21 years old**
- D. 25 years old**

To become an insurance adjuster in West Virginia, the minimum age requirement is 18 years old. This age threshold is established to ensure that individuals entering the profession have reached adulthood, which is essential as the role involves significant responsibility in assessing claims, making decisions, and understanding contractual obligations. Attaining the age of 18 not only allows individuals to enter into legal contracts but also signifies a certain maturity level required for handling complex situations that arise in insurance claims. This regulation serves to protect both the consumers and the insurance industry by ensuring that adjusters possess the necessary legal capacity and maturity to perform their duties effectively.