

Claims Adjuster Practice Test Questions and Answers

1. What is the primary responsibility of a claims adjuster?

- A) Selling insurance policies
- B) Investigating and evaluating insurance claims
- C) Marketing insurance products
- D) Collecting insurance premiums

2. When investigating a property damage claim, what should be done first?

- A) Calculate the settlement amount
- B) Contact the police department
- C) Secure the scene and ensure safety
- D) Interview witnesses immediately

3. What does "actual cash value" mean in insurance terms?

- A) The original purchase price
- B) Replacement cost minus depreciation
- C) The current market value plus tax
- D) The insured's estimate of value

4. Which documentation is most important when processing a liability claim?

- A) Social media posts
- B) Police reports and witness statements
- C) Weather forecasts
- D) Insurance company advertisements

Answers: 1-B 2-C 3-B 4-B

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