

# Certified Adjuster Designation Practice Test Questions and Answers

## 1. What is the primary duty of an insurance adjuster?

- A) Sell insurance policies
- B) Investigate and evaluate insurance claims
- C) Collect premiums from policyholders
- D) Underwrite new policies

## 2. Which principle of insurance states that the insured should be restored to the same financial position as before the loss?

- A) Utmost good faith
- B) Indemnity
- C) Contribution
- D) Subrogation

## 3. What is the deductible in an insurance policy?

- A) The maximum amount the insurer will pay
- B) The amount the insured must pay before coverage begins
- C) The total premium for the policy
- D) The policy expiration date

## 4. Which documentation is most important when handling a property damage claim?

- A) Marketing materials
- B) Photographs and repair estimates
- C) Insurance company financial reports
- D) Competitor pricing information

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

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