

Certified Automotive Loss Adjuster Practice Test Questions and Answers

1. What is the primary responsibility of an automotive loss adjuster?

- A) Selling insurance policies
- B) Investigating and evaluating vehicle damage claims
- C) Repairing damaged vehicles
- D) Marketing automotive services

2. When determining if a vehicle is a total loss, what factor is most important?

- A) Age of the vehicle only
- B) Repair costs compared to actual cash value
- C) Owner's preference
- D) Color of the vehicle

3. What documentation is essential when investigating a vehicle damage claim?

- A) Police reports, photos, and repair estimates
- B) Vehicle registration only
- C) Owner's employment history
- D) Previous insurance claims from other companies

4. How should an adjuster handle suspected fraudulent claims?

- A) Ignore the suspicions
- B) Document concerns and follow company fraud investigation procedures
- C) Immediately deny the claim
- D) Confront the claimant directly

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

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