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## Louisiana Insurance Adjuster 2022/2023 exam questions and answers

**Lender Interest Provisions - Answer-**Protects lender interest by allowing the lender certain rights in the policy.

**Coinsurance Penalty - Answer-**A property insurance provision that penalizes the insured's loss recovery if the limit of insurance purchased by the insured is not equal to or greater than a specified percentage (commonly 80 percent) of the value of the insured property.

**Underinsured - Answer-**A situation resulting from a failure to carry enough coverage on the value of a property, especially when there are coinsurance implications.

**Coinsurance - Answer-**A type of insurance in which the insured pays a share of the payment made against a claim.

**Franchise Deductible - Answer-**A minimum amount of loss that must be incurred before insurance coverage applies. A franchise deductible differs from an ordinary deductible in that, once it is met, the entire amount of the loss is paid, subject to the policy limit. Franchise deductibles can be stated either as a dollar amount or as a percentage of the policy limit.

**Percentage Deductible - Answer-**Requires the insured party to pay a deductible equal to the percentage of the value of the insured risk.

**Fixed Deductible - Answer-**One specific, predetermined amount that a policyholder must pay out-of-pocket before he can be indemnified.

**3 Typed of Deductibles - Answer-**Fixed, Percentage, Franchise

**Deductible - Answer-**The amount the policyholder must pay out-of-pocket before the insurer will pay for losses.

**Replacement Cost (RC) - Answer-**A method of valuation based on the cost of replacing an item at current market price, regardless of depreciation.

**Valued Policy - Answer-**A valuation method that assigns a set of values to each insured item. Value is determined prior to the issuance of policy. Avoids the confusion of assessing appreciation or depreciation.

**Annual Depreciation Formula - Answer-** $\text{Replacement Cost} / \text{the items useful life}$

**Accumulated Depreciation Formula - Answer-** $\text{Items annual depreciation} \times \text{it's age}$

# Louisiana Adjuster Study Guide

**Exam Review**



# Louisiana Adjuster Study Guide

Louisiana Adjuster Exam, Property & Casualty, Unofficial Self Practice Exercise Questions Exam Review, 2018-09-03 An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance. This book primarily covers the fundamental adjusting knowledge compatible with the state exam with Louisiana specific coverage. We create these self practice test questions referencing the concepts and principles currently valid in the adjuster exam. Each question comes with an answer and a short explanation which aids you in seeking further study information. For purpose of exam readiness drilling this product includes questions that have varying numbers of choices. Some have 2 while some have 5 or 6. We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas. Think of these as challenges presented to you so to assess your comprehension of the subject matters. The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation. The questions are NOT designed to simulate actual exam questions. Realistic or actual questions that are for cheating purpose are not available in any of our products. **Louisiana Adjusters License** Herbert D. Carver, Robert P. Simon, Worley Catastrophe Response, 2009-08-17 This book is designed for two primary uses as an introductory course specific to the topics outlined for the Louisiana Examination of Adjusters and a reference work for professional property and casualty adjusters actively handling and managing claims in Louisiana. Louisiana Surplus Lines Insurance License Exam Review Questions and Answers 2016/17 Edition Examreview, 2015-12-20 We create these self practice test questions module with 155 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations. The primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant disciplines. Each question comes with an answer and a short explanation which aids you in seeking further study information. For purpose of exam readiness drilling this product includes questions that have varying numbers of choices. Some have 2 while some have 5 or 6. We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas. You should use this product together with other study resources for the best possible exam prep coverage. *Louisiana Surplus Lines Insurance License Exam Review Questions and Answers 2014* ExamREVIEW, 2014-09-07 We create these self practice test questions module with 155 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations. The primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant

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