
Insurance Adjuster Study Questions

Lender Interest Provisions

(Ans- Protects lender interest by allowing the lender certain rights in the policy.)

Coinsurance Penalty

(Ans- 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

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

Coinsurance

(Ans- A type of insurance in which the insured pays a share of the payment made against a claim.)

Franchise Deductible

(Ans- 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

(Ans- Requires the insured party to pay a deductible equal to the percentage of the value of the insured risk.)

Fixed Deductible

Insurance Adjusters Manual

Sabine Zange



Insurance Adjusters Manual:

Enjoying the Track of Term: An Psychological Symphony within **Insurance Adjusters Manual**

In a world used by monitors and the ceaseless chatter of instantaneous transmission, the melodic splendor and psychological symphony developed by the published term often diminish into the backdrop, eclipsed by the relentless noise and distractions that permeate our lives. Nevertheless, nestled within the pages of **Insurance Adjusters Manual** a charming literary prize full of fresh feelings, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, that fascinating masterpiece conducts visitors on a psychological trip, well unraveling the concealed songs and profound impact resonating within each carefully constructed phrase. Within the depths of the touching analysis, we shall investigate the book is central harmonies, analyze its enthralling publishing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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