

1. **Accumulated Depreciation:** The total decrease in an item's value over a period of time. Formula: $(\text{Annual Depreciation} \times \text{Number of years used})$
2. **Acreage Reporting Date:** The deadline for providing the insurer with an acreage report, which is used to determine the amount of coverage needed and the premium charged for a particular crop.
3. **Actual Cash Value (ACV):** A valuation method used by insurers to reflect an item's current market value right before being damaged or destroyed. Formula: $(\text{Replacement cost} - \text{Accumulated Depreciation})$
4. **Actual Production History:** A history of a farmer's crop yields over a multi-year period, which is used to determine the normal production level of a farm.
5. **Adhesion:** Characteristic of an insurance contract. Means that one party (the insurer) sets the terms, and the other (the policyholder) can "take it or leave it."
6. **Adjusted Gross Revenue (Crop Insurance):** Narrowest (and least expensive) form of Crop Revenue Insurance. Insures farm revenue as a whole instead of individual crops. Guarantees a percentage of the insured farm's average revenue.
7. **Adjuster:** An agent who, for compensation, processes insurance claims. Can represent either the insured or the insurer.
8. **Adjuster - Emergency:** Adjusters who are temporarily licensed by the insurance commissioner to handle claims during catastrophes or emergencies that produce an overwhelming number of claims in a short period of time.
9. **Adjuster - Independent:** Self-employed adjusters who contract with multiple insurers at the same time. Paid on a commission or fee-plus-expenses basis for each claim. Also called: Fee Adjuster, Bureau Adjuster
10. **Adjuster - Public:** An adjuster who is hired to represent the claimant and help determine a fair indemnification. Usually specializes in appraisals and negotiation. Paid commission, usually a percentage of final settlement.
11. **Adjuster - Staff:** Salaried employee of one insurance company who can work locally, regionally, or nationally. Also called: Company Adjuster
12. **Advance Payment Settlement:** A settlement option that lets the insurer offer some financial relief to the claimant before the claim has been fully settled. The insurer makes advance payments to the claimant, which are then subtracted from the final settlement amount. Often used when a claimant suffers bodily injury and is unable to work.

Adjuster All Lines Study Manual For Texas

Sabine Zange



Adjuster All Lines Study Manual For Texas:

The Fidelity and Surety Desk Reference Book DeWitte Thompson,2006 The Adjuster ,1910 **Texas Adjuster Exam (Insurance - All Lines) Unofficial Self Practice Exercise Questions** Exam Review,2018-09-04 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 Texas 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 **The Weekly Underwriter** Alasco Delancey Brigham, Henry Rogers Hayden,1929 **The Adjuster Insurance** ,1910 **The National Underwriter** ,1961 **National Underwriter** ,1924 **Popular Science** ,1957-08 Popular Science gives our readers the information and tools to improve their technology and their world The core belief that Popular Science and our readers share The future is going to be better and science and technology are the driving forces that will help make it better The Insurance Field ,1906 Vols for 1910 56 include convention proceedings of various insurance organizations **Popular Mechanics** ,1958-01 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle

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