

# Adjuster Pro - Florida Certified Adjuster Glossary Test Guide With Complete Solution

**Accumulated Depreciation - Answer** The total decrease in an item's value over a period of time. Formula:  $(\text{Annual Depreciation} \times \text{Number of years used})$

**Actual Cash Value (ACV) - Answer** A valuation method used by insurers to reflect an item's current market value right before being damaged or destroyed. Formula:  $(\text{Replacement cost} - \text{Accumulated Depreciation})$

**Adhesion - Answer** One of the characteristics of an insurance contract. Means that one party (the insurer) sets the terms, and the other (the insured) can 'take it or leave it.'

**Adjusted Gross Revenue (Crop Insurance) - Answer** 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.

**Adjuster - Answer** An agent who, for compensation, processes insurance claims. Can represent either the insured or the insurer.

**Adjuster - Emergency - Answer** 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.

**Adjuster - Independent - Answer** 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

**Adjuster - Public - Answer** 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.

**Adjuster - Staff - Answer** Salaried employee of one insurance company who can work locally, regionally, or nationally. Also called: Company Adjuster

**Advance Payment Settlement - Answer** 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.

**Agency Authority - Answer** The Agent's authority to act on behalf of someone else, usually an insurer. This authority is derived from the agent's contract with the insurer.

# Florida Insurance Adjuster Study Guide

**Annelies Wilder-Smith**



**Florida Insurance Adjuster Study Guide:**

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