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## **TEXAS ALL LINES ADJUSTER LAWS AND REGULATIONS REVIEW EXAM**

All of the following are exempted from the requirement of an adjuster's license examination except: A. Those persons holding CPCU designation; B. those persons adjusting workers compensation claims; C. Those persons who have received the Associate in Claims (AIC) designation; D. Those persons who have a certificate of completion showing that within the past 12 months the applicant has completed a certified adjuster pre licensing education program and passed the state examination.

B. A person adjusting workers compensation claims is not exempt.

All of the following are qualifications of applicants for an adjuster license in Texas except: A. is at least 25 yrs. of age; B. resides in this state or a state that permits a resident of this state to act as an adjuster in that state; C. is trustworthy; D. has passed the required examination or presents evidence that the applicant has been exempted from the examination.

A. Applicants must be at least 18 yrs. of age.

An emergency adjuster license is effective for a period not to exceed: A. 180 days B. 120 days; C. 90 days; D. 60 days.

B. An emergency license is effective for a period not to exceed 90 days. The commissioner may extend the term of the emergency license for an additional period of 90 days.

A licensed adjuster must notify the commissioner if the adjuster changes the location of the adjuster's place of business: A. Within 10 days; B. Within 20 days; C. Within 30 days; D. Notification must be made promptly

D. A licensed adjuster shall promptly notify the commissioner if the adjuster changes the location of the adjuster's place of business.

All licensees must complete \_\_\_\_\_ hours of continuing education within each reporting period. A. 15; B. 20; C. 24; D. 30

C. All licensees must complete 30 hours of continuing education within each reporting period. However, limited lines licensees, those selling life insurance not exceeding \$15,000 and county mutual agents are required to complete 10 hours of continuing education during each reporting period.

Which one of the following is not an example of an unfair claim settlement practice? A. Knowingly misrepresenting pertinent facts to claimants; B. Failing to acknowledge communication within a reasonably prompt period; C. Failing to examine a claimant under oath; D. Not attempting in good faith to promptly settle a claim when liability is clear.

C. The right to examine policyholders under oath, in the case of questionable claims or potential fraud, is a right of an insurer during a claim investigation and is part of the

# It Laws Ans Guide Lines

**Ensheng Dong**



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