

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.

Texas All Lines Adjuster Study Guide

G Psacharopoulos



Texas All Lines Adjuster Study Guide:

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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 Fidelity and Surety*

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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 **Texas Register** Texas. Secretary of State,2000 **The Adjuster** ,1919 The Insurance Field ,1907 Vols for 1910 56 include convention proceedings of various insurance organizations **The Weekly Underwriter** Alasco Delancey Brigham, Henry Rogers Hayden,1925 **The National Underwriter Fire and Casualty Edition** ,1922 **Texas Property & Casualty Adjuster** ,2019 Consists of self study material for the Texas property and casualty adjuster license exam Covers property and casualty insurance concepts policy forms insurance statutes key terms and definitions Includes a comprehensive practice exam

Proceedings of the Insurance Accounting and Systems Association Insurance Accounting and Systems Association,1984 *The National Underwriter* ,1961 *Legal Nurse Consulting Principles and Practices* Julie Dickinson, Anne Meyer,2019-09-03 Legal Nurse Consulting Principles and Practices Fourth Edition provides foundational knowledge on the specialty nursing practice of legal nurse consulting Legal nurse consulting is defined and essential information about the practice is discussed history certification scope and standards of practice and ethical and liability considerations The essentials of the law and medical records are explored Analysis of the various types of legal cases on which legal nurse consultants work is provided as are other practice areas for legal nurse consultants The various roles and skills of legal nurse consultants are explored and the textbook concludes with discussion of the ways in which legal cases are adjudicated This volume allows nurses to bridge the gap from their clinical experience to the unfamiliar territory of the legal world with practical advice on topics including tactics for being cross examined in the courtroom and investigative and analytical techniques for medical records Individual chapters by subject matter experts focus on the full range of legal medical and business issues that new or experienced legal nurse consultants and nurse experts will encounter in their work A nuanced look at the realities and complexities of toxic torts medical malpractice cases civil rights in correctional healthcare ERISA and HMO litigation and other practice areas is offered Suitable for experienced nurses studying for certification as legal nurse consultants and for expert witnesses practitioners seeking to expand their current legal nurse roles and other healthcare and legal practitioners **National Underwriter** ,1924 The Spectator Insurance Year Book ,1926

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