

**TEXAS PROPERTY AND CASUALTY ADJUSTER EXAM BANK
2025 | 150 ACCURATE REAL EXAM CURRENT QUESTIONS
AND ANSWERS WITH RATIONALES AND A STUDY GUIDE |
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UPDATE**

1. What is the formula for figuring Actual Cash Value (ACV)?

- A. Replacement Cost + Deductible
- B. Market Value × Depreciation Factor
- C. Replacement Cost – Depreciation
- D. Replacement Cost – Deductible

Correct Answer: C. Replacement Cost – Depreciation

Rationale: ACV is determined by subtracting the depreciation amount from the property's current replacement cost.

2. Define the appraisal process. When would it be appropriate?

- A. Used if the insured wants to increase coverage for inflation
- B. Used for value disputes; each party picks an appraiser and they select an umpire
- C. Used only for determining who is at fault in an accident
- D. Used to cancel a policy midterm without penalty

Correct Answer: B. Used for value disputes; each party picks an appraiser and they select an umpire

Rationale: The appraisal process is a method of resolving disputes over the amount of a loss when coverage is not in question.

3. Which Personal Auto Policy coverage includes Loss of Income?

- A. Collision Coverage
- B. Liability Coverage (Part A)

Texas Property Adjuster Study Guide

AW Chickering



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