

**TEXAS PROPERTY AND CASUALTY ADJUSTER EXAM BANK  
2025 | 150 ACCURATE REAL EXAM CURRENT QUESTIONS  
AND ANSWERS WITH RATIONALES AND A STUDY GUIDE |  
EXPERT VERIFIED FOR GUARANTEED PASS | LATEST  
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

**Xiaolong Qi**



## **Texas Property Adjuster Study Guide:**

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**Alice, Texas. August 14-25, 1961. 461 p** United States. Congress. House. Committee on Government Operations, 1962

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*Bulletin of the United States Bureau of Labor Statistics*, 1913      *An Informational Guide for Appraisal Review* American Association of State Highway Officials. Committee on Right-of-Way, American Association of State Highway Officials.

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