1. It is hard to judge distances and sizes in a photo. How can the photographer increase the likelihood that the size aspects of a photo will be understood by the viewer?

A. Accompany the photo with explanatory notes describing distances and sizes

B. Take photos from far away and close up for comparison

C. Include a standard of comparison in the photo, such as a ruler

D. Dictate verbal notes to be listened to as the documentation is reviewed

2. Customers can be irate and/or emotional during an interaction with a claim representative. Good interpersonal skills can go a long way in handling such a situation, but what rule should the representative always adhere to for his/her own safety?

A. If the representative feels the situation is beyond control, to advise the insured he/she will be back in touch, and leave the situation

B. Have his/her cell phone speed dial set to 911

C. Express to the insured your concern

D. Always perform personal visits with a co-worker

3. Items such as photos, diagrams, and maps are known as what type of documentation?

A. Graphic

B. Direct

C. Representational

D. Indirect

4. Logan, a claim representative working an auto accident, needs to take photos of the accident site. All of the following ideas are good principles for him to follow, EXCEPT:

A. Photograph all angles of the intersection

B. Wait for the sunniest part of the day so the lighting is best for the photos

C. Photograph all nearby buildings, signs, and traffic signals

D. Photograph the scene as soon as possible

5. What advantage can a video-recorded statement bring to a case?

A. Economy – cheaper to obtain than recorded statements

B. Time savings

C. Physical characteristics of the interviewee can be seen and considered – visible injuries, body language, expressions, etc.

D. Process is not as intimidating as having to write everything down in a written statement

6. State and Federal regulations require the reporting of various types of losses, and the data is used for many useful purposes. Which of the following illustrates how bodily injury data is used?

A. To develop workplace safety measures

B. To develop liability laws

C. To determine proper staffing levels for workers compensation offices

D. All of the above

7. The claim representative asked the witness, “Weren’t you upset and shaken by the accident?” What kind of question has the representative asked?

A. A direct question

B. A leading question

C. An open-ended question

D. An admissible question

8. Which of the above is an available defense for a spoliation accusation?

A. The evidence can be reconstructed

B. Litigation was not contemplated when the evidence was destroyed

C. The spoiled evidence was not relevant nor prejudicial to the other party’s case

D. All of the above

9. Which of the following is NOT one of the qualities of an effective statement?

A. Coherence

B. Cost Effectiveness

C. Completeness

D. Objectivity

10 Claim representatives encounter hazards which could create personal safety issues. Which of these is NOT one of the categories of these hazards?

A. Property inspection hazards

B. Crime-prone area hazards

C. Weather hazards

D. Catastrophe hazards

11. Voluntary reporting to service organizations enables those organizations to provide many advisory services to insurers. Which database is the most widely used and has the largest database of information?

A. NCCI

B. ISO

C. NCCI

D. NMVTIS

12. An organized, sequenced approach to obtaining all relevant information is key to obtaining a complete statement. Which of the following is the pattern recommended in the text?

A. Permission/introduction, identification, setting, incident, post-incident injuries/damages, miscellaneous, conclusion

B. Permission/introduction, identification, incident, setting, miscellaneous, post incident injuries/damages, conclusion

C. Permission/introduction, incident, post-incident injuries/damages, setting, identification, miscellaneous, conclusion

D. Permission/introduction, setting, incident, post-incident injuries/damages, miscellaneous, identification, conclusion