

CAIC Test Practice Test Questions and Answers

1. What does CAIC certification primarily validate for insurance professionals?

- A) Sales techniques only
- B) Claims adjusting knowledge and industry standards
- C) Marketing strategies exclusively
- D) Administrative skills alone

2. What is the first step in the claims investigation process?

- A) Determining fault immediately
- B) Prompt notice and initial contact with all parties
- C) Issuing payment without investigation
- D) Closing the claim quickly

3. Which principle guides fair claims handling practices?

- A) Minimize all payouts regardless of coverage
- B) Good faith and fair dealing with prompt investigation
- C) Delay all claims processing
- D) Ignore policy terms and conditions

4. What documentation is essential for proper claims adjustment?

- A) Personal opinions only
- B) Detailed investigation notes, photos, and supporting evidence
- C) Informal conversations without records
- D) Assumptions without verification

Answers: 1-B 2-B 3-B 4-B

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