

# Certified Claims Professional Practice Test Questions and Answers

## 1. What is the first step in the claims investigation process?

- A) Determine policy coverage
- B) Secure the loss scene and gather initial information
- C) Calculate settlement amount
- D) Contact legal counsel

## 2. Which documentation is most critical when evaluating a property damage claim?

- A) Social media posts
- B) Photos, estimates, and proof of ownership
- C) Credit reports
- D) Employment records

## 3. What principle guides the settlement of insurance claims?

- A) Maximum profit for insurer
- B) Indemnification - restoring insured to pre-loss condition
- C) Minimum payment possible
- D) Industry standard settlements

## 4. When should a claims professional involve special investigation units (SIU)?

- A) For all claims over \$1,000
- B) When fraud indicators or suspicious circumstances are present
- C) Only for total loss claims
- D) When legal representation is involved

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

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