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38	A	B	C	D	E
39	A	B	C	D	E

PRACTICE QUESTIONS

Utah Insurance

1726

Adjusters Crop Exam

EDITION

Demo

QUESTIONS

9

FORMAT

Limited Edition PDF

Before you begin

What this is

9 practice questions for Utah Insurance 1726 , each with its answer key and an explanation. Answer a question before you read its key — the explanation is worth more once you have committed.

If something looks wrong

Send us three things and we will check it:

- the exam code, 1726
- the question number
- the email address on your order

Write to **support@mometrix.net**. We reply within one business day.

QUESTION 1

SINGLE CHOICE

Which federal entity is responsible for administering and regulating the Federal Crop Insurance Program (FCIP) in the United States?

- ☒ **A** Federal Crop Insurance Corporation (FCIC) / Risk Management Agency (RMA)
- ☐ **B** Federal Emergency Management Agency (FEMA)
- ☐ **C** Commodity Futures Trading Commission (CFTC)
- ☐ **D** National Association of Insurance Commissioners (NAIC)

ANSWER A

WHY The Risk Management Agency (RMA), operating through the Federal Crop Insurance Corporation (FCIC), administers the Federal Crop Insurance Program under the USDA.

QUESTION 2

SINGLE CHOICE

Multi-Peril Crop Insurance (MPCI) is designed primarily to protect a farmer against which type of loss?

- ☐ **A** Loss of market price due to oversupply
- ☒ **B** Loss of yield caused by unavoidable natural perils such as drought, flood, and disease
- ☐ **C** Loss of equipment used in farming operations
- ☐ **D** Loss of income due to breach of contract by a grain buyer

ANSWER B

WHY MPCI provides broad protection against yield losses caused by unavoidable natural causes, including drought, excessive moisture, insects, disease, and other named perils.

QUESTION 3 SINGLE CHOICE

An insured's Actual Production History (APH) is primarily used to establish which of the following?

- ☒ **A** The insured's approved yield used to calculate the guarantee
- ☐ **B** The market price of the commodity at harvest
- ☐ **C** The insured's premium payment due date
- ☐ **D** The county's average rainfall

ANSWER A

WHY APH records the insured's historical yields, which are used to calculate the approved yield and the production guarantee under an MPCI policy.

QUESTION 4 SINGLE CHOICE

When an adjuster discovers a potential conflict of interest while handling a crop insurance claim, what is the adjuster's most appropriate first action?

- ☐ **A** Proceed with the adjustment but reduce the settlement amount
- ☒ **B** Disclose the conflict to the insurer/company and withdraw from handling the claim if necessary
- ☐ **C** Complete the claim quickly before the conflict becomes an issue
- ☐ **D** Ask the insured to sign a waiver releasing the adjuster from liability
- ☐ **E** Ignore the conflict since crop claims are handled objectively

ANSWER B

WHY Adjusters must disclose conflicts of interest to the insurer and, when appropriate, withdraw from the claim to maintain objectivity and comply with ethical standards.

QUESTION 5

TRUE FALSE

Under a typical MPCl policy, the insured is generally required to give timely notice of loss to the insurance company or agent before harvesting a damaged crop.

☒ **A** True☐ **B** False**ANSWER A**

WHY MPCl policies require the insured to notify their agent or company within a specified time frame of discovering damage, and generally before destroying or harvesting the damaged crop, so an accurate loss determination can be made.

QUESTION 6

SINGLE CHOICE

In crop insurance, a 'basic unit' most commonly refers to which of the following?

☒ **A** All insurable acreage of the insured crop in the county owned or cash-rented by one person☐ **B** A single field regardless of ownership☐ **C** The smallest parcel that can be separately insured under any circumstance☐ **D** A unit combining multiple insureds' acreage under one policy**ANSWER A**

WHY A basic unit typically includes all insurable acreage of the insured crop in the county on the date coverage begins, owned or cash-rented by one person, or share-rented from one owner.

QUESTION 7

MULTIPLE CHOICE

Which of the following are typical duties of a crop insurance adjuster when investigating and settling a claim? (Choose two.)

- ☒ **A** Verify the insured's planted acreage and production records
- ☒ **B** Determine the appropriate cause of loss and document field conditions
- ☐ **C** Set the commodity's futures market price for the crop year
- ☐ **D** Approve the insured's premium financing terms with a bank

ANSWER A • B

WHY Adjusters verify planted acreage and production records and determine cause of loss with proper documentation; setting futures prices and approving premium financing are not adjuster duties.

QUESTION 8

MULTIPLE CHOICE

Which of the following are typically covered causes of loss under a standard MPCI policy? (Choose two.)

- ☒ **A** Drought
- ☐ **B** Failure of the insured to follow good farming practices
- ☒ **C** Excessive moisture or flood
- ☐ **D** Neglect or malfeasance of the insured

ANSWER A • C

WHY Drought and excessive moisture/flood are covered natural perils under MPCI, while losses due to failure to follow good farming practices or neglect are excluded.

QUESTION 9

SINGLE CHOICE

Under an MPCl policy, 'good farming practices' generally refers to which of the following?

- ☐ A Practices used by the highest-yielding farm in the state
- ☒ B The methods and practices generally recognized as necessary to produce the insured crop, consistent with the area
- ☐ C Any farming method chosen by the insured regardless of local conditions
- ☐ D Organic-only farming methods approved by the USDA

ANSWER B

WHY Good farming practices are those generally recognized by agricultural experts as necessary to produce and sustain the insured crop in the area, and following them is a condition of coverage.