

# RPA

Society of Registered Professional Adjusters



## RPA Study Guide

### Overview

The RPA Exam consists of sixty questions. The questions are either multiple choice or true/false. There is no essay portion. The test takes about 1-2 hours to complete.

The content of the exam is presented in three parts. The first part tests the applicant's knowledge concerning adjuster ethics, general insurance, and insurance law. There are ten ethics questions followed by twenty questions on general insurance and insurance law.

The second part of the exam tests the applicant's knowledge of automobile liability adjusting and workers compensation adjusting. There are fifteen auto questions and ten workers compensation questions.

The third and final portion of the exam test the applicant's knowledge of property adjusting in both personal and commercial lines. There are fifteen questions in this final portion of the exam.

### How to Study

The RPA Designation Exam is designed to test your general knowledge of the claims industry. If you have ten or more years of experience, you should not need to study.

If you would like to prepare, you might review various commercial and residential policies to brush up. You could also review certain texts such as:

Paul Thomas & Prentiss Reed, Sr., *Adjustment of Property Losses* (4th Ed. 1977).

James J. Markam, *Property Loss Adjusting*, (1990).

### Re-testing

If you do not happen to pass the first time, you can take the test two additional times within thirty days.

### Sample Questions

#### Ethics

Unless an insured asks about a particular coverage, you as the adjuster are not ethically required to mention the coverage even though you suspect that they have suffered a loss under that coverage line.

True or False?

#### Automobile Liability

One of the most basic defenses to a claim based on negligence is:

- a. showing that the defendant had no duty to the plaintiff
- b. establishing that there was no accident because of foreseeability
- c. proving that a force of nature was the primary cause of the accident
- d. demonstrating that an intervening cause occurred to produce the injury or damage

#### Property

Which of the following is true regarding wallpaper damage?

- a. smoke damage to vinyl wallpaper always requires that the wallpaper be removed and replaced
- b. flocked wallpaper is easily cleanable and rarely needs to be replaced
- c. Wallpaper may be applied over four to five existing layers without compromising appearance
- d. damage to a small portion of wallpaper may be repaired if paper with a matching dye lot is available