

Property and Casualty Exam Louisiana exam with verified answers

Roy bought his house 10 years ago for 150,000 but it would cost 200,000 to rebuild it today. Because his house is in a highly desirable area, it's Fair Market Value \$275,000. What amount should the agent recommend that Roy insure his house for to provide replacement cost for a total loss?

- A) 150,000
- B) 160,000
- C) 275,000
- D) the ACV of the house - Answer-B) 160,000

A participating company headquartered in a Guam authorized to do business in your state would be described as which company?

- A) an admitted, foreign mutual company
- B) an admitted, alien mutual company
- C) an authorized foreign stock company
- D) an authorized alien mutual company - Answer-A) an admitted, foreign mutual company

Ned purchases his business insurance on a calendar year basis. Even though his \$10,000 premium is pre-paid through December 31 he decides to cancel on July 1 because he is selling his business. If he is due a prorated refund what should he receive? - Answer-A) Somewhat more than 5,000

- B) Somewhat less than 5,000
- C) 5,000 **
- D) impossible to determine from the information given

A company has Liability insurance from two policies written for different amounts. If the company sustains a covered loss, how are the laws be paid? - Answer-A) Double benefits will be paid

- B) The policy purchased first will pay the entire claim
- C) Pro rata benefits equal to the proportion of the policy limits each will be paid ****
- D) No benefits are payable since this is illegal

Which type of hazard is it example of a person who increases the chance of loss through carelessness or irresponsible actions? - Answer-A) Moral hazard

- B) Physical hazard
- C) Morale Hazard ****
- D) Reckless Hazard

With a commercial lines policy, who does The insurance company deal directly with on issues like claims, renewals, and policy changes? - Answer-A) Insured

Louisiana Property And Casualty Test Guide

H Kauffman



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Table of Contents Louisiana Property And Casualty Test Guide

1. Understanding the eBook Louisiana Property And Casualty Test Guide
 - The Rise of Digital Reading Louisiana Property And Casualty Test Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Louisiana Property And Casualty Test Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Louisiana Property And Casualty Test Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Louisiana Property And Casualty Test Guide
 - Personalized Recommendations
 - Louisiana Property And Casualty Test Guide User Reviews and Ratings
 - Louisiana Property And Casualty Test Guide and Bestseller Lists
5. Accessing Louisiana Property And Casualty Test Guide Free and Paid eBooks
 - Louisiana Property And Casualty Test Guide Public Domain eBooks
 - Louisiana Property And Casualty Test Guide eBook Subscription Services
 - Louisiana Property And Casualty Test Guide Budget-Friendly Options
6. Navigating Louisiana Property And Casualty Test Guide eBook Formats

- ePub, PDF, MOBI, and More
- Louisiana Property And Casualty Test Guide Compatibility with Devices
- Louisiana Property And Casualty Test Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Louisiana Property And Casualty Test Guide
 - Highlighting and Note-Taking Louisiana Property And Casualty Test Guide
 - Interactive Elements Louisiana Property And Casualty Test Guide
- 8. Staying Engaged with Louisiana Property And Casualty Test Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Louisiana Property And Casualty Test Guide
- 9. Balancing eBooks and Physical Books Louisiana Property And Casualty Test Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Louisiana Property And Casualty Test Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Louisiana Property And Casualty Test Guide
 - Setting Reading Goals Louisiana Property And Casualty Test Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Louisiana Property And Casualty Test Guide
 - Fact-Checking eBook Content of Louisiana Property And Casualty Test Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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