Property and Casualty Exam Louisiana exam with verified answers

Roy brought 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) imposible 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

M Carnoy

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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
 - $\circ\,$ 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
 - o 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
 - o 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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b pressure test procedures when you pressure test the bop system you must conduct a low pressure test and a high pressure test for each bop component excluding test rams and non sealing shear rams you must begin each test by conducting the low pressure test then transition to the high pressure test

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there are two elements to the pre job well site pressure test 1 wireline valve wlv pressure function test the tests should be performed on the test stump prior to rigging up and involves testing the pressure integrity of the wlv and the individual closed ram assemblies and the ram assembly functionality under pressure

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all elmar wireline pressure control equipment is certified to be manufactured following api6a specifications to inhibitors for the pressure test the pressure test procedure for each assembly is stated on each assembly drawing equipment is stripped down rebuilt with new elastomers including bop ram outer seals and quick

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pressure all bop equipment tests must include a low pressure test of 250 psi before proceeding to the full pressure test test pressure held and recorded for a minimum of five minutes after full pressure has been established represents a satisfactory pressure test ensure rotary bushings are locked if left in place where h2s is present all

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a wireline bop must always be installed between the wellhead and wireline lubricators this bop is a piece of pressure control equipment that can close around the wire and seal off the well pressure below it this enables the pressure to be bleed off above it allowing work or repairs to be carried out on equipment above the bop without pulling

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