

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

**University of California, Berkeley.
Institute of Governmental Studies**



Louisiana Property And Casualty Test Guide:

Louisiana Property and Casualty Insurance ,2007 **Subject Guide to Books in Print** ,1993 *Monthly Catalog of United States Government Publications* ,2004 Reinsurance Regulation:A Contemporary and Comparative Study Wallace Wang,2003-01-01 We seem to be living at a time when insurance is strained to the breaking point From hurricanes and earthquakes to terrorist attacks and threats of nuclear devastation enormous risks to life and property and accompanying liabilities proliferate on an unprecedented scale Insurer insolvency is not yet common but it is not unusual either And at the root of such failures often lies the compound failure of uncollectable reinsurance This important book proposes that a significant part of the emerging insurance crisis results from inadequate regulation of reinsurance In a detailed and cogent analysis of what an effective regulatory regime for reinsurance must entail the author examines such factors as the following direct supervision of reinsurers versus supervision of reinsurance policies models from developed countries US UK EU and international organisations Organization for Economic Cooperation and Development International Association of Insurance Supervisors the importance of taking legal and economic differences into account while applying models the problem of local protectionism especially in developing countries the dismantling of trade barriers in the reinsurance industry global harmonization of reinsurance regulation the role of reinsurance intermediaries finite risk reinsurance insurance linked securities The author s concluding chapter presents an essential legal infrastructure that allows for efficiency security and individual market characteristics Professor Wang then applies this framework to the Taiwanese insurance market demonstrating convincingly how his proposed regime can solve specific problems while respecting Taiwan s distinct market environment As a meticulously considered appraisal of and solution to a world problem that is growing quickly and uncontrollably *Reinsurance Regulation* will be of immense value to lawyers professors academics and officials who deal with any facet of economic law *Property & Casualty Exam Secrets Study Guide: P-C Test Review for the Property & Casualty Insurance Exam* P-C Exam Secrets Test Prep Team,Mometrix Media LLC,Mometrix Test Preparation,2017-03-08 Includes Practice Test Questions Property A comprehensive General Strategy review including Make Predictions Answer the Question Benchmark Valid Information Avoid Fact Traps Milk the Question The Trap of Familiarity Eliminate Answers Tough Questions Brainstorm Read Carefully Face Value Prefixes Hedge Phrases Switchback Words New Information Time Management Contextual Clues Don t Panic Pace Yourself Answer Selection Check Your Work Beware of Directly Quoted Answers Slang Extreme Statements Answer Choice Families A comprehensive Property Casualty review including Insurance Regulations Types of Licenses Process to Obtain License Producer Misconduct State and Federal Regulations Producer Regulations Federal Regulations General Insurance Concepts Concepts Risk Insurance Companies Market System Used By Insurance Companies Legal Responsibilities of a Producer Contract Basic Contracts Insurance Contracts Personal Auto Policy Uninsured Underinsured Motorist Cancellation or Nonrenewal Producer Duties Regarding

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