

Property & Casualty Insurance Exam Questions and Correct Answers (Verified by Expert)

In which of the following situations would off-premises coverage in a broad theft endorsement of the insured's dwelling policy apply?

- A) The insured's camera is stolen from his suitcase while he is on vacation
 - B) The insured's live-in maid's quarters are burglarized
 - C) The insured's china set is stolen from her home while she's traveling on business
 - D) The insured's vacuum cleaner is stolen from her apartment
- ✓✓ A) The insured's camera is stolen from his suitcase while he is on vacation

In insurance contracts, when does acceptance usually occur? ✓✓ When the insurer approves a prepaid application

What does the term reasonable expectations mean in insurance? ✓✓ Certain expectations for coverage that a reasonable person would have based on sources other than just the policy language

In forming an insurance contract, when does acceptance usually occur? ✓✓ When an insurer's underwriter approves coverage

Subrogation ✓✓ The right of the insurer to seek out damages from a third party after it has paid out for a loss

In property insurance, what is actual cash value? ✓✓ Replacement cost at the time of loss, minus depreciation

A policy that covers all causes of loss except for those specifically excluded is known as what type of policy? ✓✓ Open peril (or special) form

What sublimit in a liability policy puts a ceiling on the payment for all claims that arise from a single accident? ✓✓ per occurrence

Which part of an insurance policy covers claims-related expenses, reasonable expenses incurred by an insured to protect damaged property from further loss, or defense expenses? ✓✓ Additional coverage

Duties of the insurer found in property policy conditions do not include what? ✓✓ Notify the insured in the event of financial difficulty

According to the standard mortgage clause, who has the right to bring a suit in their own name to recover damages, pay policy premiums, and submit a proof of loss? ✓✓ Mortgagee

Michigan Property Casualty Insurance Questions

Rachel Sandford



Michigan Property Casualty Insurance Questions:

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MICHIGAN PROPERTY AND CASUALTY INSURANCE LICENSE EXAMS REVIEW QUESTIONS & ANSWERS.

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Discrimination by property and casualty insurance companies United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Citizens and Shareholders Rights and Remedies,1978 **Oversight of the Property and Casualty Insurance Industry** United States. Congress. Senate. Committee on Commerce, Science, and Transportation,2013

The President's National Advisory Panel on Insurance in Riot-Affected Areas ,1968 **The Insurance Industry** United States. Congress. Senate. Committee on the Judiciary,1959 *Hearings* United States. Congress Senate,1969

The Insurance Industry United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly,1958 **Hearings Before the President's National Advisory Panel on Insurance in Riot-Affected Areas** President's National Advisory Panel on Insurance in Riot-Affected Areas (U.S.),1968 Insurance Industry United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly,1958 *Insurance Regulation* Richard L. Fogel,1993 **State No-fault Automobile Insurance Experiences** United States. Congress. House. Committee on Interstate and Foreign Commerce. Subcommittee on Consumer Protection and Finance,1977 **Hearings**

United States. Congress. Senate. Committee on Commerce,1967 **Automobile insurance** United States. Congress.
House. Committee on Energy and Commerce. Subcommittee on Commerce, Consumer Protection, and Competitiveness,1988
 Insurance Company Failures United States. Congress. House. Committee on Energy and Commerce. Subcommittee on
Oversight and Investigations,1989 **Fair Insurance Practices Act** United States. Congress. Senate. Committee on
Commerce, Science, and Transportation,1983 **The Weekly Underwriter and the Insurance Press** ,1929 **The**
Standard ,1909

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