

## 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

**Yan Bai**



## **Michigan Property Casualty Insurance Questions:**

*Michigan Property and Casualty Insurance License Exams Review Questions & Answers 2016-17*

ExamREVIEW,Createspace Independent Pub,2015-12-11 We create these self practice test questions module with 230 questions referencing both the principles concepts as well as some state specific information currently valid in the property insurance business Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage This product focuses on principles and concepts related to property insurance in Michigan

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

MIKE. EXAMREVIEW. YU,2024 **Michigan Property and Casualty Insurance License Exams Review Questions & Answers 2014** Examreview,2014-07-18 We create these self practice test questions module with 230 questions referencing both the principles concepts as well as some state specific information currently valid in the property insurance business Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage This product focuses on principles and concepts related to property insurance *In re Certified Question (Fun 'N Sun RV, Inc. v. Michigan)*, 447 MICH 765 (1994) ,1994 99562 **Rights and Remedies of Insurance Policyholders:**

**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

## Embracing the Song of Expression: An Psychological Symphony within **Michigan Property Casualty Insurance Questions**

In a global eaten by monitors and the ceaseless chatter of instantaneous connection, the melodic splendor and emotional symphony produced by the written word usually fade into the backdrop, eclipsed by the relentless noise and disruptions that permeate our lives. But, located within the pages of **Michigan Property Casualty Insurance Questions** a charming fictional prize full of raw thoughts, lies an immersive symphony waiting to be embraced. Constructed by an outstanding composer of language, this charming masterpiece conducts visitors on an emotional journey, well unraveling the concealed melodies and profound impact resonating within each cautiously crafted phrase. Within the depths of the emotional analysis, we will discover the book is key harmonies, analyze their enthralling writing fashion, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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