Michigan Property & Casualty Exam

FIO - V□ V□ (Federal Insurance Office) Monitors insurance industry and identifies issues and gaps in the state regulation of insurers. It also monitors access to affordable insurance by underserved communities and consumers.

Private vs. Government Insurers - $\checkmark \square \checkmark \square$ Most insurance is written through private insurers, however there are instances where government provides an alternative, usually when there is a lot of risk involved and private insurers have no means to insure. (Gulf Coast)

Residual Markets - V II V II A private coverage source of last resort for businesses and individuals who have been rejected by voluntary market insurers.

Reinsurance Companies - $\checkmark \Box \checkmark \Box$ Insurance company that assumes all or a portion of a risk from a primary or ceding insurance company.

Treaty Agreements -

Reinsurance agreement that covers all risks contained in the subject line(s) of business automatically.

Michigan Property And Casualty Study Guide

Property and Casualty Insurance Team

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