

Michigan Surplus Lines Insurance Exam Prep questions and answers latest top score.

(1) Surplus Lines premiums typically expand during:

A) A soft Market

B) A Hard Market - correct answers. A Hard Market.

Surplus lines premiums typically expand during a hard market.

(2) During the time of a hard market, insurers will:

A) Tighten their underwriting standards

B) Loosen their underwriting standards - correct answers. A) Tighten their underwriting standards.

Tighten and raise premiums.

(3) A Ceding company (Choose all that apply):

A) Is a primary insurer

B) Is also a reinsurer

C) Is always also a captive company

D) Passes on to other insurers some part of its risk under insurance policies it has accepted

E) Will not be held liable to pay the claims in the event of default by the reinsurer. - correct answers. A) Is primary Insurer

D) Passes on to other insurers some of its risk under insurance policies it has accepted

(4) An insurer's appetite to write business is often measured by:

A) Its risk class

B) Its status

C) Its financial strength

D) Its premium to surplus ratio - correct answers. D) Its premium to surplus ratio

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We create these self practice test questions module with 150 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations the primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant disciplines 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

Michigan Surplus Lines Insurance License Exam Review Questions & Answers Mike Yu,Examreview,2024-06-20 Book updated Jun 2024 Congratulations on taking the first step towards achieving your State Surplus Line Insurance License Surplus line insurance often referred to as non admitted insurance is a specialized market that caters to unique and high risk insurance needs that standard insurance carriers typically do not cover This type of insurance is crucial for businesses and individuals requiring coverage for unusual or non standard risks providing a flexible and innovative solution where traditional policies fall short As a surplus lines professional you ll play a pivotal role in offering bespoke insurance solutions that standard markets cannot provide Obtaining your surplus line insurance license not only validates your expertise in this niche area but also opens up a world of opportunities in a dynamic and expanding market The license is a testament to your ability to navigate the complexities of non admitted insurance ensuring you can effectively serve clients with unique insurance needs This credential sets you apart as a knowledgeable and trustworthy advisor ready to tackle the diverse challenges of the surplus lines industry This book includes a wide range of practice questions that cover the core topics and concepts you need to understand for the state surplus line insurance license exam Each question is carefully crafted to reflect the challenges you will encounter on the exam ensuring that you are well prepared to tackle any question that comes your way Each question is accompanied by explanations and rationales helping you understand the reasoning behind the correct answers and reinforcing your knowledge of key concepts Preparing for the state surplus line insurance license exam can be a challenging but rewarding journey With dedication persistence and the right resources you can achieve your goal and advance your career in the exciting field of surplus line insurance This book is here to guide and support you every step of the way Dive into the practice questions embrace the learning process and get ready to pass your exam with confidence

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