
Michigan Property & Casualty Exam

FIO - ☒☐☒ (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.

Insurance Regulation at State Level - ☒☐☒ Insurance industry is regulated primarily at the state level. Legislature writes and passes laws, judicial branch interprets them.

Surplus and Excess Insurance - ☒☐☒ Insurance available when coverage cannot be obtained from admitted insurers. Cannot be solely utilized to receive lower cost coverage than would be available from an admitted carrier.

Private vs. Government Insurers - ☒☐☒ 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 - ☒☐☒ A private coverage source of last resort for businesses and individuals who have been rejected by voluntary market insurers.

Insurance Agents/Producers - ☒☐☒ Licensed individuals representing an insurance company when transacting insurance.

Reinsurance Companies - ☒☐☒ 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.

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Lingjun Ying



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