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## 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.

# Michigan Property And Casualty Study Guide

**Test Prep Books**



## **Michigan Property And Casualty Study Guide:**

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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

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**Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office, 1975

**Subject Guide to Books in Print**, 1996

**JOHN HANCOCK PROPERTY AND CASUALTY INSURANCE COMPANIES V BLUE CROSS & BLUE SHIELD OF MICHIGAN; EMPLOYERS MUTUAL INSURANCE COMPANIES V AMERICAN COMMUNITY MUTUAL INSURANCE COMPANY, 437 MICH 368 (1991)**, 1991 87342

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