

## 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

# Michigan Limited Lines Insurance Study Guide

**R Bogdan**



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