

Property and Casualty Insurance - Final Exam Questions and Answers 2023

An unlicensed employee of an insurance agency may perform all of the following EXCEPT: - answer A) Accept a claim form
B) Type correspondence for a direct mail campaign
C) Deposit properly endorsed checks into the agency's bank account
-- D) Advise an insured of coverage issues

A producer must notify the insurance division of an address change within: - answer
A) 10 days
B) 20 days
C) 25 days
-- D) 30 days

A Temporary License may be issued to approved individuals for a period of: - answer
A) Twelve Months
B) Nine Months
-- C) 90 days with extensions up to 180 days
D) 30 days

Contribution by Equal Shares: - answer A) Is applicable in Workers Compensation
B) Is excess over primary coverage
C) Prorates coverage between all policies equally
-- D) Is a form of proportional coverage in which losses are paid equally by all policies until one policy is exhausted, whereby the other policy pays alone

Which of the following is NOT a requirement necessary to qualify as a producer in Iowa? - answer A) Pass the exam required by statute
B) Be a resident of the state of Iowa
C) Be of good character and company
-- D) Complete a 36-hour licensing course

All of the following are true of the Iowa's Continuing Education Regulation EXCEPT: - answer A) A continuing education term is three years
B) New producers must complete 36 credits every continuing education term
-- C) Continuing education is automatically waived for producers that are attorneys
D) Producers must have 3 credits in ethics every CE term

All of the following applicants may be denied a producer's license EXCEPT: - answer
-- A) An attorney
B) An individual that provides incomplete information on a license application
C) An applicant whose letter of clearance is dated 120 days prior
D) A nonresident not licensed in their state of domicile

Michigan Property Casualty Insurance Questions

R Barnett



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