

# 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

**Mark Steyvers**

## **Michigan Property Casualty Insurance Questions:**

## Adopting the Melody of Expression: An Psychological Symphony within **Michigan Property Casualty Insurance Questions**

In some sort of taken by displays and the ceaseless chatter of quick conversation, the melodic beauty and psychological symphony created by the prepared word usually fade into the background, eclipsed by the relentless noise and disruptions that permeate our lives. Nevertheless, nestled within the pages of **Michigan Property Casualty Insurance Questions** a marvelous literary value full of fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, that charming masterpiece conducts visitors on a mental journey, well unraveling the concealed tunes and profound affect resonating within each cautiously constructed phrase. Within the depths with this poignant examination, we will explore the book is main harmonies, analyze their enthralling publishing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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