

## LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM 2024 (QUESTIONS WITH CORRECT ANSWERS) GUARANTEED PASS

Driver A has a personal auto policy with Part C: UM/UIM limits of 100/300. He is injured by Driver B who has Part A: Bodily Injury Liability limits of 50/100. It is determined that Driver B is at fault for the accident. Driver A has \$125,000 in medical expenses. How much will his Part C: UM/UIM coverage pay?

**\$50,000**

Underinsured motorist coverage acts as excess over the at-fault motorist's coverage. It will pay the difference between the insured's UIM limits and the at-fault driver's bodily injury limits (in this scenario, \$100,000 of the insured's coverage minus \$50,000 of the other driver's). Because of the per person limits of Driver A's underinsured motorist coverage, the policy will pay the amount necessary to bring payment up to the per person limit. The policy will not pay more than the limits of liability.

Because an insured owns a lot of expensive jewelry, her insurance agent has advised her to purchase a scheduled personal property endorsement. If the insured adds this endorsement to her homeowners policy, which of the following statements would be correct?

**Coverage C limits will no longer apply to the jewelry insured by the endorsement.**

**When items are scheduled, they are excluded from Coverage C as insured items, and are covered only under the scheduled personal property endorsement.**

# Louisiana Property And Casualty Test Guide

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## **Louisiana Property And Casualty Test Guide:**

*Louisiana Property and Casualty Insurance* ,2007      Subject Guide to Books in Print ,1993      *Monthly Catalog of United States Government Publications* ,2004      *Reinsurance Regulation:A Contemporary and Comparative Study* Wallace Wang,2003-01-01 We seem to be living at a time when insurance is strained to the breaking point From hurricanes and earthquakes to terrorist attacks and threats of nuclear devastation enormous risks to life and property and accompanying liabilities proliferate on an unprecedented scale Insurer insolvency is not yet common but it is not unusual either And at the root of such failures often lies the compound failure of uncollectable reinsurance This important book proposes that a significant part of the emerging insurance crisis results from inadequate regulation of reinsurance In a detailed and cogent analysis of what an effective regulatory regime for reinsurance must entail the author examines such factors as the following direct supervision of reinsurers versus supervision of reinsurance policies models from developed countries US UK EU and international organisations Organization for Economic Cooperation and Development International Association of Insurance Supervisors the importance of taking legal and economic differences into account while applying models the problem of local protectionism especially in developing countries the dismantling of trade barriers in the reinsurance industry global harmonization of reinsurance regulation the role of reinsurance intermediaries finite risk reinsurance insurance linked securities The author s concluding chapter presents an essential legal infrastructure that allows for efficiency security and individual market characteristics Professor Wang then applies this framework to the Taiwanese insurance market demonstrating convincingly how his proposed regime can solve specific problems while respecting Taiwan s distinct market environment As a meticulously considered appraisal of and solution to a world problem that is growing quickly and uncontrollably *Reinsurance Regulation* will be of immense value to lawyers professors academics and officials who deal with any facet of economic law      Guide to American & International Directories ,2006      Monthly Catalogue, United States Public Documents ,1993-05      **Business Books and Serials in Print** ,1977      **Catalog of Copyright Entries, Third Series** Library of Congress. Copyright Office,1965 The record of each copyright registration listed in the Catalog includes a description of the work copyrighted and data relating to the copyright claim the name of the copyright claimant as given in the application for registration the copyright date the copyright registration number etc      **Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office** Library of Congress. Copyright Office,1963      *Books and Pamphlets, Including Serials and Contributions to Periodicals* Library of Congress. Copyright Office,1968      *Congressional Record* United States. Congress,1966 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and

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