

Examfx practice test study questions and answers top graded 2024

The Louisiana Insurance Guaranty Association Board of Directors are placed in office by -Correct Answer ✓election and appointment

States with monopolistic state workers compensation funds -Correct Answer ✓Do not allow private insurers to be licensed to write workers compensation coverage

This state provided for a temporary licenses for all of the following EXCEPT -Correct Answer ✓A producer's retirement

Which of the following producers will be required to complete continuing education hours to renew his license? -Correct Answer ✓A producer licensed 4 years ago who holds only one line of authority.

A producer has been notified by the commissioner to stop using an unapproved trade name. How many days does the producer have to change the trade name before facing a fine? -Correct Answer ✓10 days

Which of the following is NOT considered a misrepresentation as it pertains to unfair trade practices? -Correct Answer ✓

The Pro rata liability clause is designed to protect the principle of -Correct Answer ✓Indemnity

When a resident producer changes his residence address, the Insurance Department must be notified within -Correct Answer ✓30 days

A building is insured, but no one has lived or worked in it for 10 years. The building is completely empty of any furniture or personal belongings. From an Insurance standpoint, the building is considered. -Correct Answer ✓Vacant

An insurer publishes intimidating brochures that portray the insurer's competitors as financially and professionally unstable. Which of the following best describes this act. -Correct Answer ✓Legal, under any circumstances

Which bonds are required by courts whenever someone seeks a court order stating another person must or must not do something? -Correct Answer ✓Injunction bond

In comparison to consumer reports, which of the following describes a unique characteristic of investigative consumer reports? -Correct Answer ✓The customer's associates, friends, and neighbors provide the report's data.

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