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**LOUISIANA PROPERTY AND CASUALTY INSURANCE EXAM  
2024 | ACCURATE 2 CURRENTLY TESTING REAL EXAM  
WITH STUDY GUIDE | ACTUAL WITH EXPERT VERIFIED  
QUESTIONS AND ANSWERS WITH RATIONALES |  
GUARANTEED PASS**

A mortgage company is named as a loss payee on the insured's homeowners policy, under the standard mortgage clause. If the insured suffers a loss due to a fire, which of the following is true?

- a) The entire loss is payable to the insured.
  - b) The loss is payable to the insured and the mortgagee.
  - c) The mortgagee should submit a claim to its insurer, and the insured should submit a claim to the HO policy.
  - d) The entire loss is payable to the mortgagee.
- b) The loss is payable to the insured and the mortgagee.

Loss is payable to the insured and mortgagee to protect the mortgage company's interest. This prevents the insured from cashing the check and not completing repairs.

Under which type of coverage does the insurer agree to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement?

- a) Bodily injury liability policy
  - b) Contractual liability policy
  - c) Personal liability policy
  - d) Property damage liability policy
- b) Contractual liability policy

With this coverage, the insurer agrees to pay for bodily injury or property damage liability which the insured has agreed to assume under a written contractual agreement.

In a personal auto policy, the medical payments coverage is similar to

- a) Accident insurance, because it pays medical expenses regardless of fault.
- b) Accident insurance, because it has the same limits.
- c) Bodily injury coverage, because it pays the insured's doctor bills.
- d) Bodily injury coverage, because it provides legal protection if the insured causes injuries to others.

# Louisiana Property And Casualty Insurance Study Guide

**Herbert D. Carver, Robert P.  
Simon, Worley Catastrophe Response**

## **Louisiana Property And Casualty Insurance Study Guide:**

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**Louisiana 2020 Master Electrician Exam Questions and Study Guide** Ray Holder, 2020-09-25 The Louisiana 2020 Master study guide will help you prepare for the exam by providing 12 practice open book exams and 2 Final Closed Book Exams Includes Louisiana License Forms and Sample Applications This book also covers most topics that are included on all Master Electricians exams such as conductor sizing and protection motors transformers voltage drop over current protection and residential and commercial load calculations The text contains the most widely used electrical calculations and formulas the reader needs to pass the Master electrical competency exam About the Author Ray Holder has worked in the electrical industry for more than 40 years as an apprentice journeyman master field engineer estimator business manager contractor inspector and instructor He is a graduate of Texas State University and holds a Bachelor of Science Degree in Occupational Education A certified instructor of electrical trades he has been awarded a lifetime teaching certificate from the Texas Education Agency in the field of Vocational Education Mr Holder has taught thousands of students at Austin Community College Austin Texas Odessa College at Odessa Texas Technical Vocational Institute of Albuquerque New Mexico Howard College at San Angelo Texas and in the public school systems in Fort Worth and San Antonio Texas He is currently Director of Education for Electrical Seminars Inc of San Marcos Texas Mr Holder is an active member of the National Fire Protection Association International Association of Electrical Inspectors and the International Brotherhood of Electrical Workers

**Subject Guide to Books in Print** ,1993      **Louisiana Property and Casualty Insurance** ,2007

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Catastrophe Response,2009-08-17 This book is designed for two primary uses as an introductory course specific to the topics outlined for the Louisiana Examination of Adjusters and a reference work for professional property and casualty adjusters actively handling and managing claims in Louisiana **The Insurance Field** ,1908 Vols for 1910 56 include convention proceedings of various insurance organizations **American Agency Bulletin** ,1925 Property and Casualty Insurance License Exam Study Guide - Property and Casualty Exam Secrets, Practice Test Questions, Detailed Answer Explanations Mometrix Test Prep,2020-03-16 Mometrix Test Preparation s Property and Casualty Insurance License Exam Study Guide Property and Casualty Exam Secrets is the ideal prep solution for anyone who wants to pass their Property and Casualty Insurance Exam The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes Practice test questions with detailed answer explanations Tips and strategies to help you get your best test performance A complete review of all Property and Casualty test sections Insurance Concepts General Concepts Property Insurance General Concepts Dwelling Homeowner s Insurance Commercial Package Policies Workers Compensation Insurance Other Commercial Policies Mometrix Test Preparation is not affiliated with or endorsed by any official testing organization All organizational and test names are trademarks of their respective owners The Mometrix guide is filled with the critical information you will need in order to do well on your Property and Casualty exam the concepts procedures principles and vocabulary that the state licensing board expects you to have mastered before sitting for your exam The Insurance Concepts General Concepts section covers Risk Insurance company departments Insurance contracts The Property Insurance General Concepts section covers Conditions Important terms The Dwelling Homeowner s Insurance section covers Dwelling insurance policy forms Homeowner s insurance and policy forms Coverage The Commercial Package Policies section covers Commercial property insurance Ocean and inland marine insurance Commercial general liability insurance The Workers Compensation Insurance section covers Workers compensation insurance Levels of disability Workers compensation and employers liability policy The Other Commercial Policies section covers Farm insurance Aviation insurance Equipment breakdown coverage and much more Our guide is full of specific and detailed information that will be key to passing your exam Concepts and principles aren t simply named or described in passing but are explained in detail The Mometrix Property and Casualty study guide is laid out in a logical and organized fashion so that one section naturally flows from the one preceding it Because it s written with an eye for both technical accuracy and accessibility you will not have to worry about getting lost in dense academic language Any test prep guide is only as good as its practice questions and answer explanations and that s another area where our guide stands out The Mometrix test prep team has provided plenty of Property and Casualty practice test questions to prepare you for what to expect on the actual exam Each answer is explained in depth in order to make the principles and reasoning behind it crystal clear We ve helped hundreds of thousands of people pass standardized tests and achieve their education and career goals We ve done this by setting high standards for Mometrix



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