

Property and Casualty Exam Louisiana exam with verified answers

Roy bought his house 10 years ago for 150,000 but it would cost 200,000 to rebuild it today. Because his house is in a highly desirable area, it's Fair Market Value \$275,000. What amount should the agent recommend that Roy insure his house for to provide replacement cost for a total loss?

- A) 150,000
- B) 160,000
- C) 275,000
- D) the ACV of the house - Answer-B) 160,000

A participating company headquartered in a Guam authorized to do business in your state would be described as which company?

- A) an admitted, foreign mutual company
- B) an admitted, alien mutual company
- C) an authorized foreign stock company
- D) an authorized alien mutual company - Answer-A) an admitted, foreign mutual company

Ned purchases his business insurance on a calendar year basis. Even though his \$10,000 premium is pre-paid through December 31 he decides to cancel on July 1 because he is selling his business. If he is due a prorated refund what should he receive? - Answer-A) Somewhat more than 5,000

- B) Somewhat less than 5,000
- C) 5,000 **
- D) impossible to determine from the information given

A company has Liability insurance from two policies written for different amounts. If the company sustains a covered loss, how are the laws be paid? - Answer-A) Double benefits will be paid

- B) The policy purchased first will pay the entire claim
- C) Pro rata benefits equal to the proportion of the policy limits each will be paid ****
- D) No benefits are payable since this is illegal

Which type of hazard is it example of a person who increases the chance of loss through carelessness or irresponsible actions? - Answer-A) Moral hazard

- B) Physical hazard
- C) Morale Hazard ****
- D) Reckless Hazard

With a commercial lines policy, who does The insurance company deal directly with on issues like claims, renewals, and policy changes? - Answer-A) Insured

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Louisiana Property And Casualty Test Guide:

Louisiana Property and Casualty Insurance ,2007 *Subject Guide to Books in Print* ,1993 *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 Monthly Catalog of United States Government Publications ,2004

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Table of Contents Louisiana Property And Casualty Test Guide

1. Understanding the eBook Louisiana Property And Casualty Test Guide
 - The Rise of Digital Reading Louisiana Property And Casualty Test Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Louisiana Property And Casualty Test Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Louisiana Property And Casualty Test Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Louisiana Property And Casualty Test Guide
 - Personalized Recommendations
 - Louisiana Property And Casualty Test Guide User Reviews and Ratings
 - Louisiana Property And Casualty Test Guide and Bestseller Lists
5. Accessing Louisiana Property And Casualty Test Guide Free and Paid eBooks

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 - Louisiana Property And Casualty Test Guide eBook Subscription Services
 - Louisiana Property And Casualty Test Guide Budget-Friendly Options
6. Navigating Louisiana Property And Casualty Test Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Louisiana Property And Casualty Test Guide Compatibility with Devices
 - Louisiana Property And Casualty Test Guide Enhanced eBook Features
 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Louisiana Property And Casualty Test Guide
 - Highlighting and Note-Taking Louisiana Property And Casualty Test Guide
 - Interactive Elements Louisiana Property And Casualty Test Guide
 8. Staying Engaged with Louisiana Property And Casualty Test Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Louisiana Property And Casualty Test Guide
 9. Balancing eBooks and Physical Books Louisiana Property And Casualty Test Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Louisiana Property And Casualty Test Guide
 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
 11. Cultivating a Reading Routine Louisiana Property And Casualty Test Guide
 - Setting Reading Goals Louisiana Property And Casualty Test Guide
 - Carving Out Dedicated Reading Time
 12. Sourcing Reliable Information of Louisiana Property And Casualty Test Guide
 - Fact-Checking eBook Content of Louisiana Property And Casualty Test Guide
 - Distinguishing Credible Sources
 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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