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# Louisiana insurance study guide exam questions and answers

To assure the public that only competent trustworthy individuals and other entities sell insurance and to protect and promote the public interest. - Answer-Licensing/Purpose

A contract under which one party undertakes to pay another against a loss of a specified contingency or peril. - Answer-Insurance

What is another word for insurance company? - Answer-Insurer

What is another word for a client? - Answer-Insured

Who is the producer? - Answer-you are

Any individual who is required to be licensed under Louisiana law to solicit, sell, negotiate, bind, procure or renew insurance. - Answer-Individual Producer

Any \_\_\_\_\_ required to be licensed under Louisiana law to solicit, sell, negotiate, bind, procure or renew insurance. It includes a corporation, association, partnership, limited liability company, limited liability partnership, or other legal entity. - Answer-Business Entity Producer

Is one who resides in Louisiana or maintains a principal place of business in Louisiana. A \_\_\_\_\_ license will be void if licensee ceases to be a resident of Louisiana. Must surrender license within 30 days by us postal or in person - Answer-Resident Producer

A license is issued for a period of how many years - Answer-2

L & H license renewed every \_\_\_\_\_ numbered years - Answer-even

P & C license renewed every \_\_\_\_\_ numbered year - Answer-Odd

The license is renewed at the end of every \_\_\_\_\_. - Answer-birthday month

The commissioner of insurance may issue a temporary license for a period not to exceed \_\_\_\_\_. - Answer-180 days

When a license has lapsed more than \_\_\_\_\_ years, license will be renewed only by fulfilling all \_\_\_\_\_ for issuance of a new \_\_\_\_\_. - Answer-5 Requirements license

# Ins 22 Study Guide

**JS Bruner**



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