

## Auto insurance Practice test

What type of coverage is provided by an inland marine policy? - **ANS** Open or all risk coverage - Inland marine policies have only a few limited exclusions.

Any person who transacts insurance without a valid license is: - **ANS** Guilty of a misdemeanor, Subject to a fine not exceeding \$50,000 and/or imprisonment, Subject to imprisonment in county jail for a period not exceeding one year.

For homes subject to the state & defensible space req, the total amount of defensible space req around the home is - **ANS** 100 ft

Notifying the police is a req under which of the following circumstances, as it applies to a personal auto policy? - **ANS** For hit and run accidents and thefts.

Under a yacht policy, protection and indemnity provides coverage for: - **ANS** Liability if the insured vessel strikes a marina and injures a dock worker.

Which of the following is a principal rating factor for a personal automobile policy? - **ANS** The number of miles the drives each year. This is the second principal rating factor that must be used according to the Code.

The cost to rebuild or replace a home increases for all of the following reasons after a catastrophe such as tornadoes or wildfire, except: - **ANS** Insurance policy issues - Insurance does not increase the cost to rebuild after a catastrophe; it just might not be enough to cover all of the increased costs.

Withholding, rather than misstating, a material fact on an insurance application is an act of which of the following? - **ANS** Concealment

How you would compute the combined ratio is to: - **ANS** Add the loss and expense ratios

Absolute liability is imposed on a risk: - **ANS** When there is negligence whether proven or not

The measure of loss potential which is used for pricing of insurance is known as: - **ANS** An exposure unit

Which part of the policy is said to personalize it? - **ANS** Declarations

# Auto Insurance Test Questions

**Joacim Rocklöv**



**Auto Insurance Test Questions:**

This book delves into Auto Insurance Test Questions. Auto Insurance Test Questions is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Auto Insurance Test Questions, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
    - Chapter 1: Introduction to Auto Insurance Test Questions
    - Chapter 2: Essential Elements of Auto Insurance Test Questions
    - Chapter 3: Auto Insurance Test Questions in Everyday Life
    - Chapter 4: Auto Insurance Test Questions in Specific Contexts
    - Chapter 5: Conclusion
  2. In chapter 1, this book will provide an overview of Auto Insurance Test Questions. The first chapter will explore what Auto Insurance Test Questions is, why Auto Insurance Test Questions is vital, and how to effectively learn about Auto Insurance Test Questions.
  3. In chapter 2, this book will delve into the foundational concepts of Auto Insurance Test Questions. This chapter will elucidate the essential principles that need to be understood to grasp Auto Insurance Test Questions in its entirety.
  4. In chapter 3, this book will examine the practical applications of Auto Insurance Test Questions in daily life. The third chapter will showcase real-world examples of how Auto Insurance Test Questions can be effectively utilized in everyday scenarios.
  5. In chapter 4, the author will scrutinize the relevance of Auto Insurance Test Questions in specific contexts. The fourth chapter will explore how Auto Insurance Test Questions is applied in specialized fields, such as education, business, and technology.
  6. In chapter 5, the author will draw a conclusion about Auto Insurance Test Questions. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Auto Insurance Test Questions.

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