

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 Exam Questions

F Rizvi



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Table of Contents Auto Insurance Exam Questions

1. Understanding the eBook Auto Insurance Exam Questions
 - The Rise of Digital Reading Auto Insurance Exam Questions
 - Advantages of eBooks Over Traditional Books
2. Identifying Auto Insurance Exam Questions
 - 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 Auto Insurance Exam Questions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Auto Insurance Exam Questions
 - Personalized Recommendations
 - Auto Insurance Exam Questions User Reviews and Ratings

- Auto Insurance Exam Questions and Bestseller Lists
- 5. Accessing Auto Insurance Exam Questions Free and Paid eBooks
 - Auto Insurance Exam Questions Public Domain eBooks
 - Auto Insurance Exam Questions eBook Subscription Services
 - Auto Insurance Exam Questions Budget-Friendly Options
- 6. Navigating Auto Insurance Exam Questions eBook Formats
 - ePub, PDF, MOBI, and More
 - Auto Insurance Exam Questions Compatibility with Devices
 - Auto Insurance Exam Questions Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Auto Insurance Exam Questions
 - Highlighting and Note-Taking Auto Insurance Exam Questions
 - Interactive Elements Auto Insurance Exam Questions
- 8. Staying Engaged with Auto Insurance Exam Questions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Auto Insurance Exam Questions
- 9. Balancing eBooks and Physical Books Auto Insurance Exam Questions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Auto Insurance Exam Questions
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Auto Insurance Exam Questions
 - Setting Reading Goals Auto Insurance Exam Questions
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Auto Insurance Exam Questions
 - Fact-Checking eBook Content of Auto Insurance Exam Questions
 - 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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