

Property Insurance Test Pearson Vue (LAW) Questions And Answers Rated 100% Correct!!

In this state, a domestic insurer is defined as a company that:

- A. Operates in this state but is incorporated in another state
- B. operates in this state but is domiciled in another state
- C. is headquartered in this state
- D. is incorporated in this state

CORRECT ANSWERS D. is incorporated in this state

The Insurance Commissioner may issue a limited insurance representative license to an individual who wants to sell which of the following types of policies?

- A. Fire
- B. Automobile
- C. Mortgage Guaranty
- D. Health

CORRECT ANSWERS C. Mortgage Guaranty

Upon determining that a producer has violated the insurance law, the Insurance Commissioner is required to take which of the following actions?

- A. Place the licensee on probation immediately
- B. Publish notice of the violation
- C. Hold a hearing on the infraction
- D. Submit the infraction to the Department of Insurance for review

CORRECT ANSWERS C. Hold a hearing on the infraction

An insurer that intends to nonrenew a Homeowners policy MUST take which of the following actions?

- A. Obtain coverage for the policyholder from another insurer
- B. Obtain coverage for the policyholder under the FAIR Plan
- C. Send a nonrenewal notice to the Commissioner of Insurance thirty days prior to the policy expiration date
- D. Send a notice stating the reason for nonrenewal to the insured

CORRECT ANSWERS D. Send a notice stating the reason for nonrenewal to the insured

All of the following items contained in a basement are covered under the standard flood insurance policy EXCEPT:

- A. drywall for walls and ceilings and the cost of labor to nail it, unfinished and unfloated and not taped to the framing

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