

Fundamentals of Insurance - Licensing Practice Exam 2024

1. To "Bind a Risk" means:

- a. Having authority from the Insurer to put insurance in force
- b. Finding a company willing to give a quote on a risk
- c. Getting underwriting information from a client
- d. Automatically renewing an existing policy - correct answer a. Having authority from the Insurer to put insurance in force

"Subrogation" means:

- a. The right of the insurance company to recover payments made under the policy from another person who is legally responsible for the loss
- b. The amount of the insurance company receives from a person who is legally responsible for a loss
- c. That the insurance company takes over the salvage after it has paid the claim in full
- d. That the Insured has the option of receiving payment for the loss from either the insurer or the person responsible - correct answer a. The right of the insurance company to recover payments made under the policy from another person who is legally responsible for the loss

Insurance coverage under the terms of the policy of "fire" insurance expires at:

- a. 12:01 a.m. Standard Time at the location of the property insurance
- b. 12:01 p.m. Standard Time at the location of the property insured
- c. Twelve months after the broker binds coverage
- d. 12:01 a.m. Standard Time at the address of the named insured - correct answer d. 12:01 a.m. Standard Time at the address of the named insured

In the contract of Insurance, "consideration" means:

- a. Something of value
- b. The amount of the Insured can collect in event of a claim
- c. The object of insurance
- d. The reviewing of the details of the risk to be insured by an underwriter - correct answer a. Something of value

An Insurance Contract indemnifies the Insured against loss arising out of the happening of the specific event. Which of the following is correct?

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L Cohen



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