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# Pearson Vue Practice Exam 1

Which of the following persons may assign a Standard Fire Policy? - answer ☐ A  
Claims Adjuster

Under the standard flood insurance policy, all of the following loss avoidance measures are covered up to \$1,000 when damage to the insured property due to flooding is imminent EXCEPT: - answer ☐ The value of work, at the federal minimum wage, that a member of the household performs

The Insurance Commissioner is empowered to: - answer ☐ Enforce state laws relating to insurance

After an insurer receives a satisfactory proof of loss from an insured on a fire loss, payment is due within a MAXIMUM of how many days? - answer ☐ 30 days

\*Upon determining that a producer has violated the insurance law, the Insurance Commissioner is required to take which of the following actions? - answer ☐ Publish notice of the violation

The Insurance Commissioner may suspend, revoke, or deny a producer's license for all of the following reasons EXCEPT: - answer ☐ Conviction of a misdemeanor

\*If an owner-occupied dwelling is totally destroyed without criminal fault on the part of the insured, the amount of the loss covered by a property policy would be based on: - answer ☐ The market value of the dwelling

A candidate for licensure as a property insurance produce must have completed a MINIMUM of how many hours of prelicensing education? - answer ☐ 50 hours

An insurer that permits different rate classifications for individuals of the same class and same hazard may be guilty of: - answer ☐ Unfair discrimination

Making false or misleading statements about dividends or shares of surplus previously paid on an insurance policy is known as: - answer ☐ Misrepresentation

\*The Insurance Company may issue a limited insurance representative license to an individual who wants to sell which of the following types of policies? - answer ☐ Automobile

In this state, a domestic insurer is defined as a company that: - answer ☐ Is headquartered in this state

# Pearson Vue Atas Practice Test

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