
AINS 101 Study Guide Exam Questions and Verified Answers

- 1. Bill is an insurance producer for and employed by ABC Insurance Company (ABC). Here represents only ABC when marketing insurance products, and uses an administrative staff also employed by ABC. Bill is a producer in the:** Direct writer marketing system
- 2. Because the insurance company usually determines policy wording and the insured has little choice but to "take it or leave it," an insurance contract is a:** Contract of adhesion
- 3. Which one of the following best explains why producers should be alert to changes in clients' loss exposures?:** Implemented risk management techniques may prove to be ineffective or become obsolete
- 4. At Greenfield Insurance Company, Bernadette and Rachel are corporate underwriters, and Tomas and Jose are field underwriters. All of the following are underwriting activities typically performed by corporate (or staff) underwriters like Bernadette and Rachel, EXCEPT::** Support producers and insureds
- 5. Joel is the underwriter for Stanton Industries. He received a notice from the premium auditor on the account. After a recent visit to the insured's location, the auditor wanted to make Joel aware of a decline in the business and some questionable business practices. Which one of the following types of hazards is the auditor identifying?:** Moral hazards
- 6. Moral hazards:** include questionable business practices or a failing business.
- 7. James West is a claims rep with Hatters Insurance. As he learns how to handle a claim from start to finish, which one of the following best describes the correct order for him to follow during this process?:** Identifying the policy, calculating a loss reserve, determining the cause of loss, preparing a loss statement
- 8. Margaret was severely injured and scarred due to a recent accident. Which one of the following is an example of general damages Margaret received?:** - Compensation for disfigurement
- 9. Donna is an insurance producer. She makes an appointment with potential policyholder Sandie to review her loss exposures. She asks Sandie to complete a questionnaire to assist her in this effort. Donna is conducting a:** Risk management review

Ains 21 Study Guide

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Ains 21 Study Guide:

Concise Guide to Passing AINS 21, 22 and 23 Exams Vijai John, 2017-01-03 This is a concise guide containing the information you will need to take the AINS 21 22 and 23 exams This format has been developed by the author in pursuit of his own certifications which came with a Grade E Excellent result Every topic has been neatly organized into questions and answers which are brief and to the point This could be used as the sole text book and does contain most of the subject matter you will need to take any of these exams but it is highly recommended that these be used along with textbooks provided by the Institutes Any updated material could be found in the newest textbooks

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Scientific and Technical Aerospace Reports, 1980

Food and Nutrition Information and Educational Materials Center catalog Food and Nutrition Information Center (U.S.), 1976

Catalog. Supplement - Food and Nutrition Information and Educational Materials Center Food and Nutrition Information and Educational Materials Center (U.S.),

An Integrative Guide to Consumer Neuroscience Sven Braeutigam, Peter Kenning, 2022 An Integrative Guide to Consumer Neuroscience provides a comprehensive guide to a complex interdisciplinary and emerging field that cuts across psychology neuroscience and consumer research

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