
Alabama Insurance: Property and Casualty Exam A questions and correct answers

What is hazard? CORRECT ANSWERS An increase in the possibility that a loss might occur

What rating method involves modifying the premium based on the insured's loss experience over a specified period of time? CORRECT ANSWERS Experience Rating

In a particular state, an insurance company must file policy forms and rates with the state the insurance department and wait for official approval before using the new forms and rates. This is an example of a/an CORRECT ANSWERS prior approval state

Which Surety bond guarantees that bills for labor and materials will be paid by the contractor as they are due? CORRECT ANSWERS Payment Bond

Which of the following can be insured under an unendorsed Homeowners Policy?

- a. farm
- b. mobile home
- c. dwelling that the owner rents to his cousin
- d. private residence in which the owner occupant also maintains an office for her accounting business CORRECT ANSWERS d

Which of the following losses to covered equipment would be covered under the Equipment Breakdown Protection coverage form?

- a. damage that occurs while the equipment is undergoing a pressure test
- b. damage caused by fire
- c. damage resulting from a windstorm
- d. damage from an explosion caused by the centrifugal force of moving parts CORRECT ANSWERS d

Which of the following coverage's IS included in the Homeowners policy but is Not included in an endorsed Dwelling policy?

- a. dwelling
- b. other structures
- c. personal property
- d. liability CORRECT ANSWERS d

Under the Commercial General Liability policy a separate Aggregate Limit applies to the CORRECT ANSWERS products-completed operations hazard

Alabama Property Casualty Insurance Questions

Marco Cascella



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