
AINS 101 Study Guide Exam Questions and Verified Answers

- 1. Bill is an insurance producer for and employed by ABC Insurance Company (ABC). He 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

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