
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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The Institutes



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Personal Insurance The Institutes,2010-08 *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 Adult-study Guide ,1937 **Personal Insurance Ains 22 Course Guide** , **Audiovisual Guide to the Catalog of the Food and Nutrition Information and Educational Materials Center** Food and Nutrition Information Center (U.S.),1977 Audiovisual Guide to the Catalog of the Food and Nutrition Information and Educational Materials Center Food and Nutrition Information and Educational Materials Center (U.S.),1977 **Study Guide** George Kosicki,Robert Stewart Smith,Ronald G. Ehrenberg,1993-10 Written for undergraduate labor economics courses this text draws on both current and classic research and uses policy examples and case studies to illustrate theory in business historical and cross cultural contexts This eighth edition has been revised to create a more streamlined text with new discussion of immigration and child care issues and new boxed examples on applied topics Learning features continued in this edition include review questions and problems The text can be used with students who do not have an extensive background in economics The authors are affiliated with the School of Industrial and Labor Relations at Cornell University Annotation copyrighted by Book News Inc Portland OR The Social Studies ,1921 **Distributive Education from AIM, 1967-1971** United States. Office of Education,1972 **Historical Outlook** ,1921 *Illinois Schools Journal* ,1922 **The Dial** ,1912 **Physics for Scientists and Engineers** Richard Wolfson,Jay M. Pasachoff,1999 This book emphasizes the conceptual unity of physics while providing a solid approach to help students build problem solving skills Scientifically sound yet lauded by reviewers for clarity and accessibility Physics for Scientists and Engineers Third Edition provides pedagogical support in recognition of the trouble spots often faced by students An abundance of interesting and diverse end of chapter problems motivate and intrigue students Other aids include references within examples to related problems found at the ends of chapters Strategy boxes extended summaries paired problems and cumulative problems to integrate concepts across several chapters This new edition is correlated with the most comprehensive physics simulation package available ActivPhysics tm 1 2 **Resources in Education** ,1978 The Bookman's Manual Bessie Graham,1928 *The Chicago Schools Journal* ,1923 Peterson's Guide to Graduate Programs in the Biological and Agricultural Sciences ,1991 *Chicago Schools Journal* ,1923 An Official Guide to Eastern Asia Japan. Tetsudōin,1914 **The American Traveller's Guide** William Pembroke Pettridge,1875

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