

Connecticut Property Insurance License Exam Questions Answered Correctly – Expert Verified | Latest Version 2024/2025

A bailment that involves the transfer of property without compensation is known as: - ✓✓ Gratuitous bailment

A benefit limit serves as: - ✓✓ An upper bound on how much the insurer will pay for the loss. Generally, the lower the benefit limit the lower the premium.

A captive insurance company exists primarily to underwrite the risks of who? - ✓✓ The parent owner

A CGL policy protects the insured for what? - ✓✓ A CGL policy covers the insured's liability to outside parties injured due to operations of the insured.

A commercial general liability policy does not cover the insurance liability to outside parties. True or false? - ✓✓ False

A domestic insurance company is called what in other states? - ✓✓ A foreign insurer

A loss must be out of the control of the policyholder, true or false? - ✓✓ True

A mutual insurance company is owned by? - ✓✓ The policyholders

According to the general rule for a yearly deductible, the loss is a deduction: - ✓✓ In the year of the casualty only

Adjusted basis - salvage value - insurance proceeds = - ✓✓ Deductible loss

Adjusted basis is the property's original cost as well as? - ✓✓ The value of improvements made

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