



1. **How many hours of completion does a licensee have to have to renew his or her license:** 10
2. **Deductibles:** Are used to prevent covered small claims, it helps by reducing the premium
3. **Agent:** An individual authorized by an insurer to solicit app or to negotiate insur- ance on its behalf.
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If something comes up app will be revoked and shall refuse to issue permanent license.
6. **Non resident Agent:** If properly licensed in their home state, may work in any other state with that license (if allowed) or must pay the proper fees, file proper forms, and furnish a letter of good standing from their home state.
7. **Indemnity:** Restore and insure to the same financial condition they were in prior to the loss.
8. **Peril:** A cause of loss. Ex: fire, theft, flood..
9. **Indirect loss:** The consequence of the direct loss. Ex: staying in a hotel after your house burned down.
10. **Subrogation:** "Right of recovery " When an insured is involved Ina n accident, and another part is at fault, and the at fault party l le taking too long to pay the claim, the insureds company can subrogate
11. **Arbitration:** Used to realize claim disputes.
12. **Avoidance:** Eliminate the exposure-underwriting rejects a policy
13. **Mutual Companies:** Are owned by policy holders
14. **Accidental:** losses must be a random event which the insured has no control over
15. **Representation:** a written or oral statement made by the insured
16. **Misrepresentation:** a false statement made by the insured
17. **Fraud:** intentional perversion of the truth
18. **Admitted Insurer:** Authorized to sell insurance. Granted a certificate of

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M Lipman



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