Michigan Independent Adjuster with Workers' Compensation Authority Series 16-72		
100 Items - 2 Hours		
70% (70 Correct to Pass)	Percentage	# of Items
Insurance Regulation 5% (5 items)	5%	5
Adjuster Regulation		
Maintenance and Duration		
Change of Name and Address (500.1206(5), .1238(1))		
Disciplinary Actions		
Suspension, Revocation, Refusal to Issue or Renew (500.1242, .1244, .2029, .2043)		
Penalties and Fines (500.1242, .1244, .2038, .2040, .2064, .2069)		
Unfair and Prohibited Insurance Trade Practices (500.1239, .1242, .1244, .2003, .20062014, .20162021, .2026, .2029, .2059, .2062)		
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)	!	
Deception (500.2007, .2009; 600.2911)	_ <u></u>	
Boycott, Coercion, and Intimidation (500.2012)		
Unfair Discrimination (500.2019, .2020, .2027, .2082) Insurance Fraud Regulation (500.2088, .4501, .4503)		
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551560)		
License Requirements (500.1200, .1222, .1224 338.4147)		
Claim Settlement Laws and Regulations (500.2006, .2026, .2227, .2845)		
Insurance Basics 20% (20 items)	20%	20
Contract Basics		20
Elements of a Legal Contract	+	
Offer and Acceptance	+	
Consideration		
Competent Parties		
Legal Purpose	1	
Legal Interpretations affecting Contracts		
Utmost Good Faith		
Representations/Misrepresentations		
Fraud		
Waiver and Estoppel		
Insurance Principles and Concepts		
Insurable Interest		
Hazards		
Physical		
Moral		
Morale	!	
Negligence	_ _	
Elements of a Negligent Act		
Damages Compensatory - Special versus General		
Punitive		
Absolute Liability		
Strict Liability		
Vicarious Liability	+	
Causes of Loss (Perils)	1	
Named Perils versus Special (Open) Perils	+	
Direct Loss	1	
Consequential or Indirect Loss	1	
Blanket versus Specific Insurance		
Basic Types of Construction		
Loss Valuation		
Actual Cash Value		
Replacement Cost		
Functional Replacement Cost		
Market Value/Repair Cost	- 	
Agreed Value		
Stated Amount	- <u> </u>	
Valued Policy	- <u> </u>	
Policy Structure		
Declarations	- 	
Definitions	- 	
Insuring Agreement or Clause	- 	
Additional/Supplementary Coverage	- 	
Conditions Evolutions		
Exclusions Endorsements	- 	

100 terms - Journ Perce are get of lems 20minon Policy Provisions 6 of lems Insureds - Named, First Named, Additional 6 Policy Perritory 6 Deduct Peritory 6 Deduct Peritory 6 Deduct Dilbis 6 Other Insurance 6 Umits of Liabity 6 Per Person 6 Restoration/Noresduction of Umits 6 Per Person 6 Restoration/Noresduction of Umits 6 Viscancy or Unoccupancy 6 Viscancy or Unoccupancy 6 Units of Liabity 6 Units of Liabity 6 Units of Liabity 6 Units of Unoccupancy 6 Viscancy or Unoccupancy 6 Viscancy or Unoccupancy 6 Units of Unocupancy 6 Units of Unocupancy 6 Units of Unocupancy 6 Unocupancy 6 Standard Mortage Clause 6 Unocupancy 6<	Michigan Independent Adjuster with Workers' Compensation Authority		
Dist (DP Correct to Pass)Personof temImage Noise ProtonImage Noise ProtonImage Noise ProtonImage Noise ProtonPallay PeriodImage Noise ProtonImage Noise ProtonImage Noise ProtonPallay PeriodImage Noise ProtonImage Noise ProtonImage Noise ProtonPallay PeriodImage Noise ProtonImage Noise ProtonImage Noise ProtonPart PeriodImage Noise ProtonImage Noise ProtonImage Noise ProtonPart PeriodImage Noise ProtonImage Noise ProtonImage Noise ProtonName Noise PeriodImage Noise ProtonImage Noise PeriodImage Noise ProtonName Noise PeriodImage Noise PeriodImage Noise PeriodImage Noise PeriodName Noi	Series 16-72		
Commen Pick ProvidentCommen Pick ProvidentPalley PeriodPalley PeriodPalley PeriodPalley PeriodPalley TerriteryPeriodDeductiblesPeriodCommen (Academi)PeriodPeriod Commen (Academi)PeriodPeriod Comment (Academi)PeriodPalley Period CommentPeriodPalley Period CommentPeriodPeriod CommentPeriodPalley Pe		. .	
Intrare For Names, AdditionalImagePolicy FertionyImagePolicy FertionyImageDeductiblesImageOther InsuranceImageOther InsuranceImageImageImagePolicy FertionyImagePolicy FertionyImagePolicy FertionyImagePolicy FertionyImageProgrammeImageProgrammeImageImageImageImageImageVariany or ImageImageVariany or ImageIma		Percentage	# of Items
Policy PeriodImage of the second			
Pole Jurnitary Pole Ju			
DeductiblesImageImageDetur InvaraceImageImageImageImageImagePer Occurrence (Acident)ImagePer PersonImageAggregateImageAggregateImageRestoration/Nonreluction of ImageImageVacarcy of IncogneyImageVacarcy of IncogneyImageAggregateImageInsure PrevioinsImageInsure PrevionsImageInsure PrevionsImage <t< td=""><td></td><td></td><td></td></t<>			
Other Insurance Units of LabolityInst of LabolityPer Decomence (Accident)IPer PersonIAggregate - General versus Products - Complete OperationsIRestorates //Netroducts on UnitsIVersery or UnoccupancyIAsagmentIIber JacobIIber JacobIDury to DuffeIIber JacobIIber JacobIIber JacobIIber JacobIIber JacobIJacobIber JacobJacobIber JacobJacobIber Jacob <t< td=""><td></td><td></td><td></td></t<>			
Units of LabilityImage of LabilityPer Occurrence Lacident)Image of LabilityAggregate - General versus Products - Completed OperationsImage of LabilityAggregate - General versus Products - Completed OperationsImage of LabilityRestoration/Nonreduction of LimitsImage of LabilityVariany of MonceupancyImage of LabilityNation of LimitsImage of LabilityVariany of MonceupancyImage of LabilityImage of ProvisionsImage of LabilityUbred of LabilityImage of LabilityUbred of LabilityImage of LabilityStandard Montege ClauseImage of LabilityImage of ProvisionsImage of LabilityNo Bernet Int BallieImage of LabilityNo Bernet Int BallieImage of LabilityNo Bernet Int BallityImage of LabilitySpecial Intrastructica and PapitalImage of LabilityCoverage Internet StudieImage of LabilityCoverage Internet StudieImage of LabilityCoverage Internet StudieImage of LabilityCoverage Internet StudieImage of Lability<			
Per Occurrence (Acidem) Image: Second S			
Per Person			
Aggrapher - General wavas. Products - Completed Operations Image of the structure of			
Restorion/Nonreduction of Limits Image Image Vacancy of Uncorpancy Image Image Assignment Image Image Insure Provisions Image Image Duty to Defind Image Image Standard Mortgace Clause Image Image Standard Mortgace Clause Image Image No Benefit to the Salice Image Image No Benefit to the Salice Image Image Appriate ISQUE 283) Image Image No Benefit to the Salice Image Image Coverage Forms - Perits Insured Against Image Image Basic Image Image Image Coverage Forms - Perits Insured Against Image Image Image Road Image Image Image Image Coverage Forms Perits Insured Against Image Image Image Coverage Forms Perits Insured Against Image Image Image Coverage Forms Perits Insured Against Image Im			
Assignment insure Provisions insure Provis			
Insure ProvisionsImage: ProvisionsImage: ProvisionsDuty to DefendImage: ProvisionsImage: ProvisionsThird-Party ProvisionsImage: ProvisionsImage: ProvisionsStandard Mortgage ClauseImage: ProvisionsImage: ProvisionsLoss Spayladions, and Required ProvisionsImage: ProvisionsImage: ProvisionsAppendia (S00 2833)S%S%SAppendia (S00 2833)S%S%SImage: ProvisionsImage: ProvisionsImage: ProvisionsImage: ProvisionsDescriptionsS%SSImage: ProvisionsImage: ProvisionsImage: ProvisionsImage: ProvisionsBroadImage: ProvisionsImage: ProvisionsImage: ProvisionsBroadImage: ProvisionsImage: ProvisionsImage: ProvisionsBroadImage: ProvisionsImage: ProvisionsImage: ProvisionsCoverage P. Forman PropertyImage: ProvisionsImage: ProvisionsImage: ProvisionsBroad ThetCoverageImage: ProvisionsImage: ProvisionsImage: ProvisionsBroad ThetCoverageImage: ProvisionsImage: ProvisionsImage: ProvisionsBroad ThetCoverageImage: ProvisionsImage: ProvisionsImage: Provisions	Vacancy or Unoccupancy		
Liberalization Image Derived Darky to Derived Image Derived Standard Mortgage Clause Image Derived Loss Payable Clause Image Derived No Benefit to the Bailee Image Derived Appraisal (S00, 2833) Standard Mortgage Clause Appraisal (S00, 2833) Standard Mortgage Clause Appraisal (S00, 2833) Standard Mortgage Clause Melling Policy SK3 (Stems) Standard Mortgage Clause Basic Braze Broad Standard Mortgage Clause Coverage A - Dwelling Coverage Clause Coverage C - Personal Property Coverage Clause Coverage C - Personal Property Coverage Clause Coverage C - Diversing Clause Standard Mortgage Clause Coverage C - Personal Property Coverage Clause Coverage C - Develling Coverage Clause Coverage C - Develling C			
Duy to Defend Image Party Provisions Stundard Mortagee Cause Image Party Provisions No Benefit to the Bailee Image Party Provisions No Benefit to the Bailee Image Party Part	Insurer Provisions		
Third-party ProvisionsIStandard Morrage CauseILoss Payable CauseINo Benefit to the BaileINo Benefit to the BaileIAportaal (S02.283)IAportaal (S02.833)SStandard Morrage CauseSBravad Perfors Sorta QajinstSBasicIBroadIBroadISorerage Forms Perfors Insured QajinstIBasicIBroadICoverage A - DwellingICoverage A - Bayabine Data Standard Morrage CauseICoverage A - Additional Unite ExpenseIOther CoveragesICoverage D - Fair InstructionISpecial Provisions - MichiganIBroad Ther CoverageIBroad Ther CoverageIDelling Under ConstructionIForesonal Ubbility SupementICoverage C - DwellingICoverage C - DwellingICoverage C - DwellingICoverage C - DwellingICoverage C - DwellingIDelling Under ConstructionIEverand Ubbil	Liberalization		
Standard Mortagae Clause Image: Standard Mortagae Clause Nos Benefit to the Baliee Image: Standard Mortagae Clause Nos Benefit to the Baliee Image: Standard Mortagae Clause Appraial (SD2 2833) Standard Mortagae Clause Symphical (SD2 2833) Standard Mortagae Clause Dealing Policy SK (Stems) Standard Mortagae Clause Special Standard Mortagae Clause Braid Image: Standard Mortagae Clause Coverage A - Owelling Image: Standard Mortagae Clause Coverage D - Star Rental Value Image: Standard Mortagae Clause Coverage D - Star Rental Value Image: Standard Mortagae Clause Coverage D - Star Rental Value Image: Standard Mortagae Clause Special Provisions - Multingan Image: Standard Mortagae Clause Special Provisions - Multingan Image: Standard Mortagae Clause Special Provisions - Multingan Image: Standard Mortaga	Duty to Defend		
Loss Payable ClauseImage of the second s			
No Benefit to the Baile Image: Comparison of C	Standard Mortgage Clause		
wheling tooky sequent tooky			
Aprial (50, 283) 5% Deeling Policy 5% (5 tens) 5% Coverage Forms - Perlis nurved Against 6 Basic 6 Broad 5 Special 6 Overage A - Dwelling 6 Coverage C - Parisonal Property 6 Coverage C - Parisonal Property 6 Coverage C - Additional Living Expense 6 Other Coverage S 6 Special Provisions - Michigan 7 Broad Theft Coverage 7 Develling Under Construction 7 Personal Liability Supplement 7 Coverage A - Dwelling 7 Coverage A - Dwelling 7 Broad Theft Coverage 7 Develling Under Construction 7 Personal Liability Supplement 7 Coverage A - Dwelling 7 <td></td> <td></td> <td></td>			
Decling Policy Sk (5 kms)5%5Divarater ski (s and PurposeDivarater ski (s and PurposeBasicBroadBroadSpecialToppert V. CoveragesCoverage A - DwellingCoverage C - Personal PropertyCoverage C - Personal PropertySpecial Provisions - MichiganSpecial Provisions - MichiganBroad Thet Coverage </td <td></td> <td></td> <td></td>			
braceristics and PurposeImage SeriesSoverage Forms - Perils Insured AgainstImage SeriesBasicImage SeriesBroadSpecialSpecialImage SeriesCoverage A - DwelingImage SeriesCoverage C - Personal PropertyImage SeriesSeries I Provisions - MichiganImage SeriesCoverage B - Other StructuresImage SeriesCoverage C - Personal I PropertyImage SeriesCoverage C - Personal I PropertyIma			
Coverage Forms - Perils Insured AgainstImage: Coverage A December AgainstImage: Coverage A December AgainstBroadImage: Coverage A December AgainstImage: Coverage A December AgainstImage: Coverage A December AgainstCoverage A Dechter StructuresImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D Dether StructuresImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D Dether StructuresImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D Dether StructuresImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D Dether StructuresImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstSectal Provisions - MichiganImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstBroad Thet Coverage S December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstImage: Coverage C December AgainstCoverage D December AgainstImage: Coverage C December Ag		5%	5
Basic Image: Constraint of the second seco			
Braid			
Special Image: Special Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage C - Personal Property Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage C - Additional Living Expense Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage C - Additional Living Expense Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Special Provisions - Michigan Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Dwelling Under Construction Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage A - Dwelling Image: Special Coverage A - Dwelling Image: Special Coverage A - Dwelling Coverage B - Devs III			
Property Coverages Image: Coverage A - Dwelling Image: Co			
Coverage A - Dwelling Image: Coverage A - Dwelling Coverage C - Personal Property Image: Coverage A - Dwelling Coverage C - Additional Living Expense Image: Coverage A - Dwelling Other Coverages Image: Coverage A - Dwelling Special Provisions - Michigan Image: Coverage A - Dwelling Broad Theft Coverage Image: Coverage A - Dwelling Coverage Forms Image: Coverage A - Dwelling Coverage Forms Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage A - Dwelling Coverage D - Loss of Use Image: Coverage A - Dwelling Coverage D - Loss of Use Image: Coverage A - Dwelling Coverage D - Doss of Use Image: Coverage A - Dwelling Coverage D - Loss of Use Image: Coverage A - Dwelling Coverage D - Loss of Use Image: Coverage A - Dwelling Coverage D - Loss of Use Image: Coverage A - Dwelling <td></td> <td></td> <td></td>			
Coverage B - Other Structures Image: Coverage C - Personal Property Coverage D - Fair Rental Value Image: Coverage C - Personal Property Coverage E - Additional Living Expense Image: Coverage C - Personal Property Other Coverages Image: Coverage C - Personal Property Special Provisions - Michigan Image: Coverage C - Personal Property Broad Theft Coverage Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Property Image: Coverage C - Personal Property Coverage C - Personal Proper			
Coverage C - Personal PropertyImage: Coverage C - Additional Luing ExpenseImage: Coverage C - Additional Luing ExpenseCoverage E - Additional Luing ExpenseImage: Coverage C - Additional Luing ExpenseImage: Coverage C - Additional Luing ExpenseCoverage E - Additional Luing ExpenseImage: Coverage C - Additional Luing ExpenseImage: Coverage C - Additional Luing ExpenseCoverage E - Additional Luing ExpenseImage: Coverage C - Additional Luing Expensions - MichiganImage: Coverage C - Additional Luing Expensions - MichiganSpecial Provisions - MichiganImage: Coverage C - Additional Luing Expension			
Coverage D - Fair Rental Value Image: Coverage S Coverage E - Additional Living Expense Image: Coverage S Coverage S Image: Coverage S Conditions Image: Coverage S Special Provisions - Michigan Image: Coverage S Broad Theft Coverage Image: Coverage S Broad Theft Coverage Image: Coverage S Dwelling Under Construction Image: Coverage S Coverage Forms 12% HO-2 through HO-6 Image: Coverage S Edention I - Property Coverages Image: Coverage S Coverage S - Other Structures Image: Coverage S Coverage C - Personal Property Image: Coverage S Coverage S - Medical Payments to Others Image: Coverage S Evering Libbility Coverages Image: Coverage S Evering I - Liability Coverages Image: Coverage S Everage S Image: Coverage S			
Coverage E - Additional Living Expense Image: Coverages Other Coverages Image: Coverages Bereral Exclusions Image: Coverages Conditions Image: Coverages Special Provisions - Michigan Image: Coverages Broad Theft Coverage Image: Coverage Coverage Coverage Coverage Coverage Coverage Coverage Forms Image: Coverage Coverage Coverage Coverage Coverage Coverage Coverage A - Dwelling Image: Coverage Covera			
Other Coverages Image: Coverage Section Provisions - Michigan Special Provisions - Michigan Image: Coverage Section Provisions - Michigan Broad Theft Coverage Image: Coverage Section Provisions - Michigan Dweiling Under Construction Image: Coverage Section Provisions - Michigan Personal Liability Supplement Image: Coverage Section Provisions - Michigan HO-2 through HO-6 Image: Coverage Section Provisions - Michigan For Coverage A - Dweiling Image: Coverage Section Property Coverage B - Other Structures Image: Coverage Section Property Coverage C - Personal Property Image: Coverage Section Property Coverage C - Personal Property Image: Coverage Section Property Coverage C - Personal Property Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F - Medical Payments to Others Image: Coverage Section Property Coverage F			
Seneral Exclusions Image: Conditions Conditions Image: Conditions Special Provisions - Michigan Image: Conditions Broad Theft Coverage Image: Conditions Dwelling Under Construction Image: Conditions Personal Liability Supplement Image: Conditions 40neowners Policy 12% (12 items) 12% Coverage Forms Image: Conditions HO-2 through HO-6 Image: Conditions Performs Image: Conditions Goverage A - Dwelling Image: Converage S Coverage A - Dwelling Image: Converage S Coverage C - Personal Property Image: Coverage S Coverage C - Personal Property Image: Coverage S Coverage C - Personal Property Image: Coverage C - Personal Ibility Coverage C - Personal Ibility Image: Coverage C - Personal Ibility Coverage C - Personal Ibility Image: Coverage C - Personal Ibility Coverage F - Medical Payments to Others Image: Coverage C - Personal Ibility Coverage F - Medical Payments to Others Image: Coverage C - Personal Ibility Coverage F - Medical Payments to Others Image: Coverage C - Personal Ibility Coverage F - Medical Payments to Others <td></td> <td></td> <td></td>			
Conditions Image: Construction of the text of the text of text o			
selected Endorsements Image: Comparison of Comparison			
Broad Theft Coverage Image: Construction Dwelling Under Construction Image: Construction Personal Liability Supplement Image: Construction Coverage Forms Image: Construction HO-2 through HO-6 Image: Construction Definitions Image: Construction Section I - Property Coverages Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage B - Other Structures Coverage B - Other Structures Image: Coverage B - Other Structures Coverage C - Personal Property Image: Coverage B - Other Structures Coverage D - Loss of Use Image: Coverage B - Other Structures Coverage C - Personal Liability Coverages Image: Coverage B - Other Structures Coverage F - Nedical Payments to Others Image: Coverage C - Nesonal Liability Coverage F - Medical Payments to Others Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additions Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Paym	Selected Endorsements		
Broad Theft Coverage Image: Construction Dwelling Under Construction Image: Construction Personal Liability Supplement Image: Construction Coverage Forms Image: Construction HO-2 through HO-6 Image: Construction Definitions Image: Construction Section I - Property Coverages Image: Coverage A - Dwelling Coverage A - Dwelling Image: Coverage B - Other Structures Coverage B - Other Structures Image: Coverage B - Other Structures Coverage C - Personal Property Image: Coverage B - Other Structures Coverage D - Loss of Use Image: Coverage B - Other Structures Coverage C - Personal Liability Coverages Image: Coverage B - Other Structures Coverage F - Nedical Payments to Others Image: Coverage C - Nesonal Liability Coverage F - Medical Payments to Others Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additions Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Payments to Others Additional Coverages Image: Coverage C - Medical Paym	Special Provisions - Michigan		
Dwelling Under ConstructionImage: Constructionteresonal Lability SupplementImage: Constructiontoomeowners Policy 12% (12 items)12%toore age FormsImage: ConstructionHO-2 through HO-6Image: ConstructionBeitinionsImage: ConstructionGoverage A - DwellingImage: ConstructionCoverage B - Other StructuresImage: ConstructionCoverage C - Personal PropertyImage: ConstructionCoverage C - Personal PropertyImage: ConstructionCoverage C - Personal PropertyImage: ConstructionCoverage S - Other StructuresImage: ConstructionCoverage C - Personal PropertyImage: ConstructionCoverage C - Personal PropertyImage: ConstructionCoverage S - Other StructuresImage: ConstructionCoverage S - Other StructuresImage: ConstructionCoverage S - Personal PropertyImage: ConstructionCoverage S - Personal PropertyImage: ConstructionCoverage S - Personal LiabilityImage: ConstructionCoverage S - Personal LiabilityImage: ConstructionCoverage S - Medical Payments to OthersImage: ConstructionAdditional CoverageImage: ConstructionImage: Construction S - MichiganImage: ConstructionSpecial Provisions - MichiganImage: ConstructionImited EndorsementsImage: Construction S - MichiganSpecial Provisions - MichiganImage: Construction S - MichiganImited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Construction S - MichiganImited F			
Deersonal Liability Supplement 12% 12 tomeowners Policy 12% (12 items) 12% 12 coverage Forms I I Coverage Forms I I HO-2 through HO-6 I I Definitions I I Goverage A - Dwelling I I Coverage A - Dwelling I I I Coverage A - Dwelling I I I Coverage C - Personal Property I I I Coverage D - Loss of Use I I I Additional Coverages I I I I Coverage F - Medical Payments to Others I I I Additional Coverages I I I Perrils Insured Against I I I			
Coverage Forms Import HO-2 through HO-6 Import Definitions Import Section 1- Property Coverages Import Coverage A - Dwelling Import Coverage B - Other Structures Import Coverage C - Personal Property Import Coverage D - Loss of Use Import Additional Coverages Import Coverage F - Nedical Payments to Others Import Additional Coverages Import Coverage F - Medical Payments to Others Import Additional Coverages Import Coverage A - Duelling Import Coverage F - Medical Payments to Others Import Additional Coverages Import Perrils Insured Against Import Scolutions Import Conditions Import Import Import Special Provisions - Michigan Import Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Import Permitted Incidental Occupancies - Residence Import Earthquake Import Import	Personal Liability Supplement		
HO-2 through HO-6Image: Constant of the section 1 - Property CoveragesImage: Coverage A - DwellingImage: Coverage A - DwellingImage: Coverage A - DwellingImage: Coverage A - DwellingImage: Coverage B - Other StructuresImage: Coverage B - Other StructuresImage: Coverage C - Personal PropertyImage: Coverage C - Personal PropertyIm	Homeowners Policy 12% (12 items)	12%	12
DefinitionsImage: Constant of the section	Coverage Forms		
Section I - Property CoveragesImage: Section I - Property Coverage A - DwellingImage: Section I - Coverage B - Other StructuresImage: Section I - Coverage C - Personal PropertyImage: Section I - Liability CoveragesImage: Section II - Liability CoveragesImage: Section II - Liability Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical Payments to OthersImage: Section II - Coverage F - Medical PaymentsImage: Section II - Coverag			
Coverage A - DwellingImage: Coverage B - Other StructuresImage: Coverage B - Other StructuresCoverage B - Other StructuresImage: Coverage C - Personal PropertyImage: Coverage C - Personal PropertyCoverage D - Loss of UseImage: Coverage C - Personal PropertyImage: Coverage C - Personal PropertyAdditional CoveragesImage: Coverage C - Personal Liability CoveragesImage: Coverage C - Personal LiabilityCoverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersAdditional CoveragesImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersAdditional CoveragesImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersCoveragesImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersCoultionsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsCoultionsSpecial Provisions - MichiganImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsSpecial Provisions - MichiganImage: CoverageImage: Coverage F - Medical PaymentsImited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPermitted Incidental Occupancies - ResidenceImage: Coverage F - Medical PaymentsImage: Coverage F - Medical Paym	Definitions		
Coverage B - Other StructuresImage: Coverage C - Personal PropertyCoverage C - Personal PropertyImage: Coverage D - Loss of UseAdditional CoveragesImage: CoveragesSection II - Liability CoveragesImage: Coverage E - Personal LiabilityCoverage E - Personal LiabilityImage: Coverage E - Medical Payments to OthersAdditional CoveragesImage: Coverage E - Medical Payments to OthersConditionsImage: CoverageSpecial Provisions - MichiganImage: CoverageLimited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: CoveragePermitted Incidental Occupancies - ResidenceImage: CoverageEarthquakeImage: Coverage	Section I - Property Coverages		
Coverage C - Personal Property			
Coverage D - Loss of UseImage: CoveragesAdditional CoveragesImage: CoveragesSection II - Liability CoveragesImage: Coverage E - Personal LiabilityCoverage F - Medical Payments to OthersImage: CoveragesAdditional CoveragesImage: CoveragesPerils Insured AgainstImage: Coverage E - Personal LiabilityConditionsImage: Coverage E - Personal LiabilitySpecial Provisions - MichiganImage: Coverage E - Personal CoverageLimited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Coverage E - Personal CoveragePermitted Incidental Occupancies - ResidenceImage: Coverage E - Personal CoverageEarthquakeImage: Coverage - Personal Earthquake			
Additional CoveragesImage: CoveragesSection II - Liability CoveragesImage: Coverage E - Personal LiabilityImage: Coverage E - Personal LiabilityCoverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersAdditional CoveragesImage: CoveragesImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPerils Insured AgainstImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPerils Insured AgainstImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsConditionsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsConditionsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsConditionsImage: Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsSpecial Provisions - MichiganImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsLimited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPermitted Incidental Occupancies - ResidenceImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsEarthquakeImage: Medical PaymentsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical Payments			
Section II - Liability Coverages Image: Coverage E - Personal Liability Image: Coverage F - Medical Payments to Others Image: Coverage F - Medical Payments Ima			
Coverage E - Personal LiabilityImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersAdditional CoveragesImage: Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersPerils Insured AgainstImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPerils Insured AgainstImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsConditionsImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsSpecial Provisions - MichiganImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsLimited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsPermitted Incidental Occupancies - ResidenceImage: Coverage F - Medical PaymentsImage: Coverage F - Medical PaymentsEarthquakeImage: Coverage F - Medical PaymentsImage: Coverage F - Medical Payments			
Coverage F - Medical Payments to OthersImage: Coverage F - Medical Payments to OthersAdditional CoveragesImage: Coverage F - Medical PaymentsPerils Insured AgainstImage: Coverage F - Medical PaymentsSelected EndorsementsImage: Coverage F - Medical PaymentsSpecial Provisions - MichiganImage: Coverage F - Medical PaymentsLimited Fungi, Wet or Dry Rot, or Bacteria CoverageImage: Coverage F - Medical PaymentsPermitted Incidental Occupancies - ResidenceImage: Coverage F - Medical PaymentsEarthquakeImage: Coverage F - Medical Payments			
Additional Coverages Image: Constant of the second of			
Derils Insured Against Image: Conditions Exclusions Image: Conditions Conditions Image: Conditions Selected Endorsements Image: Conditions Special Provisions - Michigan Image: Conditions Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Image: Coverage Permitted Incidental Occupancies - Residence Image: Coverage Earthquake Image: Coverage			
Exclusions Image: Conditions Conditions Image: Conditions Selected Endorsements Image: Conditions Special Provisions - Michigan Image: Conditions Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Image: Conditions Permitted Incidental Occupancies - Residence Image: Conditions Earthquake Image: Conditions			
Conditions Image: Conditions Selected Endorsements Image: Conditions - Michigan Special Provisions - Michigan Image: Condition - Conditions Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Image: Condition - Conditions Permitted Incidental Occupancies - Residence Image: Condition - Conditions Earthquake Image: Conditions			
Selected Endorsements Image: Constant of the second of			
Special Provisions - Michigan Image: Constraint of Con			
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage			
Permitted Incidental Occupancies - Residence			
Earthquake			
	Permitted Incidental Occupancies - Residence		
JUICUUICU E CI JUIGI E I UDEI LV			

Michigan Independent Adjuster with Workers' Compensation Authority		
Series 16-72		
100 Items - 2 Hours		
70% (70 Correct to Pass)	Percentage	# of Items
Personal Property Replacement Cost		
Business Pursuits		
Watercraft		
Automobile Insurance 15% (15 items)	15%	15
Laws		
Michigan Motor Vehicle Financial Responsibility Law		
Required Limits of Liability (RL 257.518b)		
Required Proof of Insurance (RL 257.328)		
Michigan Automobile Insurance Placement Facility (500.3301)		
No-Fault Automobile Coverage (500.3101)		
Personal Injury Protection (500.3107) Property Protection (500.3121)		
Uninsured/Underinsured Motorist (Reg 500.1502) Definitions		
Bodily Injury UM/UIM Rejection		
Rental Vehicle Coverage Aftermarket Crash Parts Regulation (RL 257.1361–.1364)		
Aftermarket Crash Parts Regulation (RL 257.1361–.1364) Personal Automobile		
Definitions		
Liability Coverage Bodily Injury and Property Damage		
Supplementary Payments		
Exclusions		
Medical Payments Coverage		
Uninsured/Underinsured Motorists Coverage		
Coverage for Damage to your Automobile		
Collision		
Other than Collision		
Deductibles		
Transportation Expense		
Duties after an Accident or Loss		
General Provisions		
Selected Endorsements		
Amendment of Policy Provisions - Michigan		
Towing and Labor Costs		
Miscellaneous Type Vehicle		
Extended Non-Owned Coverage - Vehicles Furnished or Available for Regular Use - Michigan (Bulletin No. 96-02)		
Personal Injury Protection Coverage - Michigan (500.3107, .3108)		
Property Protection Coverage - Michigan (500.3121)		
Commercial Automobile		
Commercial Automobile Coverage Forms		
Business Automobile		
Garage		
Business Automobile Physical Damage		
Truckers		
Motor Carrier		
Coverage Form Sections		
Covered Automobiles		
Liability Coverage		
Garagekeepers Coverage		
Physical Damage Coverage		
Exclusions		
Conditions		
Definitions		
Selected Endorsements		
Lessor - Additional Insured and Loss Payee		
Mobile Equipment		
Michigan Personal Injury Protection		
Drive Other Car Coverage		
Individual Named Insured		
Michigan Property Protection Coverage		
Commercial Package Policy (CPP) 5% (5 items)	5%	5
Components of a Commercial Policy		
Common Policy Declarations		

Farm Property Coverage Form	Michigan Independent Adjuster with Workers' Compensation Authority		
Dist (DD Correct to Pass)Per entage# of ItemsCommo Pilde Correcting PartsAADen or More Correcting PartsAAContracting Property Conditions formContracting PropertyAAContracting Property Conditions formContracting PropertyAAContracting PropertyAAASubiding and Instrumi PropertyAAASubiding And InstruminationAAASubiding And Instrumin			
Common Pathy Conditions Image: A thermal Pathy Conditions form Image: A thermal Pathy Condits form Image: A thermal Pathy Co		_	
Interine EndorsementsImage: Second PartsConnercial PropertyImage: Second PartsConnercial PropertyImage: Second PartsConders and Party Conditions FormImage: Second PartsConders and PartsImage: Second PartsSecond PartsImage: Second PartsImage: Second PartsImage: Second PartsSecond PartsImage: Second PartsNationard Marine DefinitionImage: Second PartsConnercial Image: Second PartsImage: Second PartsNationard Marine DefinitionImage: Second PartsConnercial Image: Second PartsImage: Second PartsSecond PartsImage: Seco		Percentage	# of Items
One or More Coverage Parts Commercial Property Control Ruinding and Personal Property Ruinding and Personal Property Condominium Commercial Unit-Owners Durden Fish Selected Edoconements Geness of Ions Forms Selected Edoconements Gradies Edoconements Gradoconemen			
Commercial Progret Conditions formImage: Progret Conditions formConditions Research PropertyImage: Progret Conditions formConditions Commercial Unit-OwnersImage: Progret Conditions formBuilding and Percent PropertyImage: Progret Conditions formSelected Informs Definitions formImage: Progret Conditions formProtecting formImage: Progret Conditions formProtecting formImage: Progret Percent Conditions formProtecting formImage: Progret Percent Conditions formProtecting formImage: Progret Percent Conditions formImage: Protecting formImage: Progret Percent Conditio			
Commercial Property Contributions Form Image: Contrage Contrag			
Coverage formsDubling and broams PropertyCondominium AssociationCondominium Commercial Unit-OwnersBuilers RiskBuilers RiskBuilers RiskBuilers RiskBuilers RiskBuilers RiskStrat ExpenseCondominium Commercial Unit-OwnersBasiners RiskStrat ExpenseCondominium Commercial Unit-OwnersStrat ExpenseStrat ExpenseStrat ExpenseStrat ExpenseStrat ExpenseStrat ExpenseOrdinance or LawSpolagiStrat ExpenseCommercial Inlead MarineNationick Marine Econditions FormInlead Marine Conditions FormInlead Marine Conditions FormBalael's CutomerCommercial Inlead Marine Conditions FormBalael's CutomerCommercial Inlead Marine Conditions FormInlead Marine Conditions FormBalael's CutomerCommercial Inlead Marine Conditions FormBalael's CutomerCommercia			
Building and Personal Property Condominium Commercial Unit-Owners Builders Bisk Basic Brad Brad Sected Endorsements Offiniance of Law Sected Endorsements Offiniance of Law Sected Endorsements Offiniance of Law Sected Endorsements Commercial Inder Marine Contactors Form Nationxide Marine Definition Commercial Inder Marine Coverage Forms Accours Revealable Balders Customer Infand Marine Coverage Forms Commercial Inder Marine Coverage Forms Contactors Euglement Flataere Belers Cu			
Condominum AssociationCondominum Commercial Unit.OwnersBuidness RiskBuisness IconenLegal LabilityExtra ExpenseCausse of Loss FormsBasiness IconenBasiness IconenBasiness IconenseBasiness IconenseBasiness IconenseBasiness IconenseBasiness IconenseBasiness IconenseSelected EndorsementsOrdinance Ital InsurancePeak Season Initi of InsuranceNationade Marine Conditions FormCommercial Inand Matrice Conditions FormBasiness IconenseInand Matrice Conditions FormCommercial Inand Matrice Conditions FormInand Matrice Conditions FormInand Matrice Conditions FormInand Matrice Conditions FormInand Matrice Conditions FormInstructions ProtectionInstructions ProtectionInstructions ProtectionInstructions ProtectionInstructions ProtectionInstructions ProtectionInstructions ProtectionInstr			
Condemisuin Commercial Unit-Owners. Image in Ends Builders Rick Image in Ends Isgail tability Image in Ends Legal Lability Image in Ends Causes of Loss Forms Image in Ends Back Image in Ends Special Image in Ends Ordinance or Law Image in Ends Yalue Reporting Form Image in Ends Nationwick Marine Definition Image in Ends Commercial Inland Marine Conditions Form Image in Ends Nationwick Marine Definition Image in Ends Commercial Inland Marine Conditions Form Image in Ends Commercial Inland Marine Ends Image in Ends Statistion Floater Image in Ends Equipment Dealers Image in Ends Statistion Floater Image in Ends <td></td> <td></td> <td></td>			
Budness income Image including Extra Expense Image including Basic Image including Basic Image including Basic Image including Broad Image including Special Image including Commercial Inding Marine Econditions Form Image including Commercind Econd Image including			
Legal LiaplityExtra ExpenseCauses of Loss FormsBasicBroadSpecialSelected EndorsementsOrdinance or LawSololizigPeak Sasson Limit of InsuranceValue Reporting FormCommercial Indend Marine Conditions FormIndend Marine Conditions FormCommercial Indend Marine Conditions FormIndend Marine Conditions FormIndend Marine Conditions FormCommercial Indend Marine Conditions FormIndend Marine ConditionsIndend Marine ConditionsIndend Marine Conditions	Builders Risk		
bits bits Basic bits Broad bits Special bits Special bits Ordinance or Law bits Special bits Special bits Ordinance or Law bits Special bits Value Reporting Form bits Commercial Inland Marine Conditions Form bits Inland Marine Conditions Form bits Inland Marine Conditions Form bits Commercial Inland Marine Conditions Form bits Inland Marine Conditions Form bits Inland Marine Conditions Form bits Commercial Inland Marine Conditions Form bits Commercial Anders bits Commercial Anders bits Commercial Inland Marine Conditions Form bits Commercial Contactors Equipment Flatter bits Commercial Anders bits Commercial Contactors bits Commercial Contactors bits Commercial Contactors	Business Income		
Causes of Loss Forms Image: Causes of Loss Forms Basic Image: Causes of Loss Forms Special Image: Causes of Loss Forms Select at Endorsements Image: Causes of Loss Forms Solid Reporting Form Image: Causes of Loss Forms Nationwide Marine Definition Image: Causes of Loss Forms Nationwide Marine Definition Image: Causes of Loss Forms Commercial Inland Marine Conducts Form Image: Causes of Loss Forms Inland Marine Conducts Form Image: Causes of Loss Forms Commercial Inland Marine Conducts Form Image: Causes of Loss Forms Commercial Inland Marine Conducts Form Image: Causes of Loss Forms Commercial Inland Marine Conducts Form Image: Causes of Loss Forms Commercial Inland Marine Conducts Form Image: Causes of Loss Forms Commercial Indane Marine Conducts Form Image: Causes of Loss Forms Commercial Indane Footer Image: Causes of Loss Forms Starts Image: Causes of Loss Forms Image: Causes of Loss Forms Commercial Indane Footer Image: Causes of Loss Forms Image: Causes of Loss Forms Commercial Indane Rocards Image: Causes of Loss Forms Image: Causes of Loss Forms Commercial Indane Rocards Image: Causes of Loss Forms Image: Causes of Loss Forms Dodity Indury and Foroperty Damae Loss Intro </td <td>Legal Liability</td> <td></td> <td></td>	Legal Liability		
Basi Image: Second image: Se	Extra Expense		
Broad	Causes of Loss Forms		
Special Selected Forkorsements Ordinance or Law Spollage Peak season Linit of insurance Value Reporting Form Ontimerical Inland Marine Conditions Form Commercial Inland Marine Conditions Form Inland Marine Conditions Form Commercial End Processing Electronic Folgo End Processing Signs Transt Coverage Torms Commercial Inland Marine Conditions Commercial General Liability Motor Truck Cargo Forms Commercial General Liability Coverage Forms <td>Basic</td> <td></td> <td></td>	Basic		
Selected Endorsements Ordinance or Jaw Solilage Value Reporting form Value Reporting form Commercial Inland Marine Nationwide Marine Conditions Form Commercial Inland Marine Conditions Form Inland Marine Coverage Forms Accounts Receivable Baller's Customer Connercial Articles Connercial Receivable Baller's Customer Connercial Articles Connercial Receivable Baller's Customer Connercial Receivable Installation Floater Leweiters Block Signs Valuable Papers and Records Transportation Coverage Forms Commercial General Lability Motor Truck Cargo Forms Commercial General Lability Medical Payments	Broad		
Ordinance or Law Image: Commercial Index of Insurance Peek Sason Limit of Insurance Image: Commercial Index Marine Edinition Value Reporting Form Image: Commercial Index Marine Edinition Commercial Index Marine Edinition Image: Commercial Index Marine Edinition Commercial Index Marine Edinition Image: Commercial Index Marine Edinition Commercial Index Marine Edinition Image: Commercial Index Marine Edinition Commercial Index Marine Edinition Image: Commercial Index Marine Edinition Commercial Index Marine Edinition Image: Commercial Index Commercial Index Marine Edinition Image: Commercial Index Commercial Index Processing Image: Commercial Index Electronic Data Processing Image: Commercial Index Installation Floater Image: Commercial Index Installation Floater Image: Commercial Coverages Commercial General Lability Image: Commercial General Lability Motor Truck Cargo Forms Image: Commercial General Lability Commercial General Lability Coverage Forms Image: Commercial General Lability Commercial General Lability Coverage Forms Image: Commercial General Lability Medical Payments Image: Commercial General Lability Supplementary Payments Image: Commercial General Lability Commercial General Lability Image: Commercial Gen			
Spinlage Image: Season Limit of Insurance Value Reporting Form Image: Season Limit of Insurance Value Reporting Form Image: Season Limit of Insurance Commercial Inland Marine Edinition Image: Season Limit of Insurance Commercial Inland Marine Conditions Form Image: Season Limit of Insurance Inland Marine Conditions Form Image: Season Limit of Insurance Accounts Receivable Image: Season Limit of Insurance Balle's Costomer Image: Season Limit of Insurance Commercial Articles Image: Season Limit of Insurance Contractors Equipment Floater Image: Season Limit of Insurance Electronic Data Processing Image: Season Limit of Insurance Equipment Dealers Image: Season Limit of Insurance Installation Floater Image: Season Limit of Insurance Jeweiers Block Image: Season Limit of Insurance Signs Image: Season Limit of Insurance Common Carrier Cargo Libbility Image: Season Libbility Motor Truck Cargo Forms Image: Season Libbility Commercial Libbility Image: Season Libbility Medical Payments Image: Season Libbility Supplementary Payments Image: Season Libbility			
Peak Season Limit of Insurance Image: Commercial Inland Marine Conditions Form Inland Marine Conditions Form Image: Commercial Inland Marine Conditions Form Commercial Inland Marine Conditions Form Image: Commercial Exclusions Inland Marine Conditions Form Image: Commercial Exclusions Biller's Customer Image: Commercial Exclusions Commercial Exclusions Image: Commercial Exclusions Commercial Exclusions Image: Commercial Exclusions Commercial Exclusions Image: Commercial Exclusions Eduction to Eath Processing Image: Commercial Exclusions Equipment Dealers Image: Commercial Exclusions Installation Floater Image: Commercial Exclusions Isevelies Block Image: Commercial Exclusions Signis Image: Commercial Exclusions Valuable Papers and Records Image: Commercial Exclusions Transportation Coverage forms Image: Commercial Exclusions Commercial Energy Liability Image: Commercial Energy Liability Motor Truck Cargo Forms Image: Commercial Energy Liability Commercial Energy Liability Coverage Forms Image: Commercial Energy Liability Personal and Advertising Injury	Ordinance or Law		
Value Reporting Form Image: Commercial Indian Marine Conditions Form Commercial Inland Marine Conditions Form Image: Conditions Form Commercial Inland Marine Conditions Form Image: Conditions Form Inland Marine Conditions Form Image: Conditions Form Balle's Costomer Image: Conditions Form Sector Equipment Floater Image: Commercial Articles Commercial Articles Image: Commercial Conditions Floater Equipment Dealers Image: Commercial Conditions Floater Isequent Dealers Image: Commercial Conditions Isequent Conditions Image: Commercial Conditions Commercial Conditions Image: Commercial Conditions Commercial Conditions Image: Commercial Conditions Commercial Conditions Image: Commercial Co			
Commercial Inland Marine Colditions Form Image: Commercial Inland Marine Conditions Form Nationwide Marine Colditions Form Image: Commercial Inland Marine Conditions Form Inland Marine Coverage forms Image: Commercial Inland Marine Coverage forms Accounts Receivable Image: Commercial Articles Commercial Articles Image: Commercial Articles Contractors Equipment Floater Image: Commercial Articles Electronic Data Processing Image: Commercial Articles Installation Floater Image: Commercial Commercial Commercial Commercial Commercial Commercial Commercial Commercial General Liability Valuable Papers and Records Image: Commercial Commercial General Liability Commercial General Liability Coverage Forms Image: Commercial General Liability Commercial General Liability Coverage Forms Image: Commercial General Liability Medical Payments Image: Commercial General Liability Commercial General Liability Image: Commercial General Liability			
Nationwide Marine Definition Imand Marine Coverage Forms Accounts Receivable Imand Marine Coverage Forms Baile's Customer Imand Marine Coverage Forms Commercial Articles Imand Marine Coverage Forms Commercial Articles Imand Marine Coverage Forms Electronic Data Processing Imand Marine Coverage Forms Equipment Dealers Imand Marine Coverage Installation Folater Imand Marine Coverage Evelores Rock Imand Marine Coverage Signs Imand Marine Coverage Common Carrier Cargo Liability Imand Marine Coverage Commercial General Liability Coverage Forms Imand Marine Coverage Commercial General Liability Coverage Forms Imand Marine Coverage Bodily Injury and Property Damage Liability Imand Marine Coverage Medical Payments Imand Marine Coverage Supplementary Payments Imand Marine Coverage Umits of Insurance Imand Marine Coverage Conditions Imand Marine Coverage Supplementary Payments Imand Marine Coverage Umits of Insurance Imand Marine Coverage Conditions Imand Marine Coverage Conditions Imand Marine Coverage Comercial General Liability Imand Marine Coverage Medical Payments <			
Commercial Inland Marine Conditions Form Imand Marine Conditions Form Inland Marine Coverage Forms Imand Marine Coverage Forms Ballee's Customer Imand Marine Conditions Form Commercial Articles Imand Marine Coverage Forms Commercial Lability Imand Marine Coverage Forms Equipment Dealers Imand Marine Coverage Forms Signs Imand Marine Coverage Forms Valuable Papers and Records Imand Marine Coverage Forms Transportation Coverages Imand Marine Coverage Commercial Lability Imand Marine Coverage Continons Imand Marine Coverage Conditions Imand Marine Coverage Conditions Imand Marine Coverage Continons Imand Marine Coverage Conditions Imand Marine Coverage Conditions Imand Marine Coverage Conditions Imand Marine Coverage Corrence versus Claims-Made Imand Marine Coverage Claims-Made Feature			
Inland Marine Coverage Forms Image: Soutomer Accounts Receivable Image: Soutomer Commercial Articles Image: Soutomer Contractors Equipment Floater Image: Soutomer Electronic Data Processing Image: Soutomer Equipment Dealers Image: Soutomer Installation Floater Image: Soutomer Jewelers Block Image: Soutomer Signs Image: Soutomer Valuable Papers and Records Image: Soutomer Transportation Coverage Image: Soutomer Common Carrier Cargo Liability Image: Soutomer Motor Truck Cargo Forms Image: Soutomer Transit Coverage Forms Image: Soutomer Commercial General Liability Image: Soutomer Commercial General Liability Image: Soutomer Medical Payments Image: Soutomer Exclusions Image: Soutomer Supplementary Payments Image: Soutomer Limits of Insurance Image: Soutomer Conditions Image: Soutomer Definitions Image: Soutomer Coverage Form Image: Soutomer Conditions Image: Soutomer Definitions Image: Soutomer Coverage Fords - Basic versus Supplemental Image: Soutomer <td< td=""><td></td><td></td><td></td></td<>			
Accounts Receivable Image: Sustainer Ballee's Customer Image: Sustainer Commercial Articles Image: Sustainer Contractors Equipment Floater Image: Sustainer Electronic Data Processing Image: Sustainer Equipment Dealers Image: Sustainer Installation Floater Image: Sustainer Jewelers Block Image: Sustainer Signs Image: Sustainer Valuable Papers and Records Image: Sustainer Transportation Coverages Image: Sustainer Common Carrier Cargo Lubility Image: Sustainer Motor Truck Cargo Forms Image: Sustainer Transit Coverage Forms Image: Sustainer Commercial General Lubility Image: Sustainer Bodily injury and Property Damage Lubility Image: Sustainer Medical Payments Image: Sustainer Exclusions Image: Sustainer Supplementary Payments Image: Sustainer Umits of Insurance Image: Sustainer Conditions Image: Sustainer Definitions Image: Sustainer Coditions Image: Sustainer Colditions Made Features Image: Sustainer Trigger Image: Sustainer Retroactive Date Image: Sustainer			
Bailee's Customer Commercial Articles Contractors Equipment Floater Electronic Data Processing Equipment Dealers Installation Floater Jewelers Block Signs Valuable Papers and Records Transportation Coverages Commercial General Lability Motor Truck Cargo Clability Motor Truck Cargo Forms Transportation Coverage Forms Commercial General Lability Coverage Forms Bodily Injury and Property Damage Lability Medical Payments Limits of Insurance Conditions Definitions Occurrence versus Claims-Made Claims-Made Features Trigge Retroactive Date Farm Coverage Form Commercial General Lability Personal and Advertising Injury Liability Medical Payments Limits of Insurance Conditions Definitions Occurrence versus Claims-Made			
Commercial ArticlesImage: Contractors Equipment FloaterContractors Equipment DealersImage: Contractors Equipment DealersInstallation FloaterImage: Contractors Equipment DealersInstallation FloaterImage: Contractors Equipment DealersJewelers BlockImage: Contractors Equipment DealersSignsImage: Contractors Equipment DealersValuable Papers and RecordsImage: Contractors Equipment DealersYaluable Papers and RecordsImage: Contractors Equipment DealersCommon Carrier Cargo LiabilityImage: Contractors Equipment DealersMotor Truck Cargo FormsImage: Contractors Equipment DealersTransit Coverage FormsImage: Contractors Equipment DealersCommercial General Liability Coverage FormsImage: Contractors Equipment DealersBodily Injury and Property Damage LiabilityImage: Contractors Equipment DealersPersonal and Advertising Injury LiabilityImage: ContractorsMedical PaymentsImage: ContractorsExclusionsImage: ContractorsSupplementary PaymentsImage: ContractorsLimits of InsuranceImage: ContractorsConditionsImage: ContractorsDefinitionsImage: ContractorsClaim InformationImage: ContractorsPremises and OperationsImage: ContractorsFarm Coverage FormImage: Coverage FormCoverage A- DwellingsImage: Coverage A- DwellingsCoverage A- DwellingsImage: Coverage A- DwellingsCoverage B- Other Private StructuresImage: Coverage A- DwellingsCoverag			
Contractors Equipment Floater Installation Floater Equipment Dealers Installation Floater Jawelers Block Installation Floater Jawelers Block Installation Floater Jawelers Block Installation Floater Jawelers Block Installation Coverages Common Carrier Cargo Liability Installation Coverages Common Carrier Cargo Liability Coverage Forms Installation Coverage Forms Commercial General Liability Coverage Forms Installation Floater Bodily Injury and Property Damage Liability Installation Floater Personal and Advertising Injury Liability Installation Floater Supplementary Payments Installation Floater Limits of Insurance Installation Floater Colabilitons Installations Occurrence versus Claims-Made Installation Floater Claim Information Installation Floater Frigger Installation Floater Retroactive Date Installation Floater Extended Reporting Periods - Basic versus Supplemental Installation Floater Claim Information Installation Floater Premises and Operations Installatinger Fromations Installation F			
Electronic Data Processing Image: Comparison of the image: Comparison of th			
Equipment Dealers Imitaliation Floater Installation Floater Imitaliation Floater Jewelers Block Imitaliation Floater Signs Imitaliation Floater Valuable Papers and Records Imitaliation Coverages Common Carrier Cargo Liability Imitaliation Coverages Commercial General Liability Imitaliation Coverage Forms Commercial General Liability Coverage Forms Imitaliation Coverage Forms Bodily Injury and Property Damage Liability Imitaliation Coverage Forms Bodily Injury and Property Damage Liability Imitaliation Coverage Forms Bodily Injury and Property Damage Liability Imitaliation Coverage Forms Bodily Injury and Property Damage Liability Imitaliation Coverage Forms Bodily Injury and Property Damage Liability Imitaliation Coverage Forms Supplementary Payments Imitaliation Coverage Forms Limits of Insurance Imitaliation Coverage Forms Conditions Imitaliation Coverage Forms Claims Made Features Imitaliation Coverage Forms Claims Made Features Imitaliation Coverage Forms Extended Reporting Periods - Basic versus Supplemental Imitaliation Formation Premises and Operations			
Installation FloaterImage: Sign Sign Sign Sign Sign Sign Sign Sign	-		
Jewelers Block Image: Second			
Signs Image: Signs Valuable Papers and Records Image: Signs Transportation Coverages Image: Signs Common Carrier Cargo Liability Image: Signs Motor Truck Cargo Forms Image: Signs Transit Coverage Forms Image: Signs Commercial General Liability Coverage Forms Image: Signs Sodily Injury and Property Damage Liability Image: Signs Medical Payments Image: Signs Exclusions Image: Signs Supplementary Payments Image: Signs Limits of Insurance Image: Signs Colams-Made Features Image: Signs Trigger Image: Signs Retroactive Date Image: Signs Extended Reporting Periods - Basic versus Supplemental Image: Signs Coverage A: Dwellings Image: Signs Coverage B: Other Private Structures Image: Signs Coverage A: Dwellings Image: Signs Coverage B: Other Private Structures Image: Signs Coverage			
Valuable Papers and Records Image: Common Carrier Cargo Liability Common Carrier Cargo Liability Image: Common Carrier Cargo Liability Motor Truck Cargo Forms Image: Common Carrier Cargo Liability Transit Coverage Forms Image: Common Carrier Cargo Liability Commercial General Liability Coverage Forms Image: Commercial General Liability Commercial General Liability Coverage Forms Image: Commercial General Liability Bodily Injury and Property Damage Liability Image: Common Carrier Cargo Liability Personal and Advertising Injury Liability Image: Common Carrier Cargo Liability Medical Payments Image: Common Carrier Cargo Liability Supplementary Payments Image: Conditions Conditions Image: Commercial Carrier Cargo Liability Image: Commercial Carrier Cargo Liability Occurrence versus Claims-Made Image: Commercial Carrier Cargo Liability Image: Commercial Carrier Cargo Liability Retroactive Date Image: Commercial Carrier Cargo Liability Image: Common Cargo Liability Farm Coverage Form Image: Coverage Form Image: Coverage Form Calims-Made Reporting Periods - Basic versus Supplemental Image: Coverage Form Image: Coverage Form Farm Coverage Form Image: Coverage Form			
Transportation Coverages Common Carrier Cargo Liability Motor Truck Cargo Forms Transit Coverage Forms Commercial General Liability Coverage Forms Bodily Injury and Property Damage Liability Personal and Advertising Injury Liability Medical Payments Exclusions Supplementary Payments Limits of Insurance Occurrence versus Claims-Made Occurrence versus Claims-Made Trigger Retroactive Date Exclusions Trigger Retroactive Date Finger Retroactive Date Extended Reporting Periods - Basic versus Supplemental Claim - Made Features Farm Coverage Are Dowellings Coverage B - Other Private Structures Coverage B - Other Private Structures Coverage A - Dwellings Coverage D - Loss of Use <			
Common Carrier Cargo LiabilityImage: Common Carrier Cargo Common Carrier Cargo Common Carrier Cargo FormsMotor Truck Cargo FormsImage: Common Carrier Coverage FormsCommercial General LiabilityImage: Coverage FormsBodily Injury and Property Damage LiabilityImage: Coverage FormsPersonal and Advertising Injury LiabilityImage: Coverage FormsMedical PaymentsImage: Coverage FormsSupplementary PaymentsImage: Coverage FormsConditionsImage: Coverage FormsOccurrence versus Claims-MadeImage: Coverage FormsClaims-Made FeaturesImage: Coverage FormTriggerImage: Coverage FormRetroactive DateImage: Coverage FormClaim InformationImage: Coverage FormCoverage A: DwellingsImage: Coverage FormCoverage A: DwellingsImage: Coverage FormCoverage C: Household Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm Personal PropertyImage: Coverage F: Unscheduled Farm Personal PropertyCoverage F: Unscheduled Farm			
Motor Truck Cargo FormsImage: Commercial General LiabilityCommercial General Liability Coverage FormsImage: Commercial General LiabilityBodily Injury and Property Damage LiabilityImage: Commercial General LiabilityPersonal and Advertising Injury LiabilityImage: Commercial General LiabilityMedical PaymentsImage: Commercial General LiabilityExclusionsImage: Commercial General LiabilityMedical PaymentsImage: Commercial General LiabilityLimits of InsuranceImage: Commercial General LiabilityConditionsImage: Commercial General LiabilityDefinitionsImage: Commercial General LiabilityCourrence versus Claims-MadeImage: Commercial General LiabilityClaims-Made FeaturesImage: Commercial General LiabilityTriggerImage: Commercial General LiabilityRetroactive DateImage: Commercial General General General Commercial General Commercial General Commercial Gene			
Transit Coverage Forms Image: Commercial General Liability Commercial General Liability Image: Commercial General Liability Bodily Injury and Property Damage Liability Image: Commercial General Liability Personal and Advertising Injury Liability Image: Commercial General Liability Medical Payments Image: Commercial General Liability Supplementary Payments Image: Commercial General Liability Limits of Insurance Image: Commercial General Liability Conditions Image: Commercial General Liability Definitions Image: Commercial General Liability Occurrence versus Claims-Made Image: Commercial General Liability Claims-Made Features Image: Commercial General Liability Trigger Image: Commercial General Liability Retroactive Date Image: Commercial General Liability Extended Reporting Periods - Basic versus Supplemental Image: Commercial General Commercial General General General General General General General General Coverage Form Farm Property Coverage Form Image: Coverage Form Coverage B - Other Private Structures Image: Coverage C - Household Personal Property Coverage B - Other Private Structures Image: Coverage C - Household Personal Property Coverage C - Loss of Use </td <td></td> <td></td> <td></td>			
Commercial General Liability Commercial General Liability Coverage Forms Bodily Injury and Property Damage Liability Personal and Advertising Injury Liability Medical Payments Exclusions Supplementary Payments Limits of Insurance Conditions Definitions Occurrence versus Claims-Made Claims-Made Features Trigger Retroactive Date Extended Reporting Periods - Basic versus Supplemental Claim Information Premises and Operations Farm Property Coverage Form Coverage A - Dwellings Coverage A - Dwellings Coverage D - Other Private Structures Coverage C - Household Personal Property Coverage E - Scheduled Farm Personal Property			
Commercial General Liability Coverage FormsBodily Injury and Property Damage LiabilityPersonal and Advertising Injury LiabilityMedical PaymentsExclusionsSupplementary PaymentsLimits of InsuranceConditionsDefinitionsOccurrence versus Claims-MadeClaims-Made FeaturesTriggerRetroactive DateExtended Reporting Periods - Basic versus SupplementalClaim InformationPremises and OperationsFarm Property Coverage FormCoverage A - DwellingsCoverage C - Household Personal PropertyCoverage E - Scheduled Farm Personal PropertyCoverage E - Unscheduled Farm Personal PropertyCoverage E -			
Bodily Injury and Property Damage LiabilityImage: Constant of the present of the prese			
Personal and Advertising Injury LiabilityImage: Constant of the const			
Medical PaymentsImage: Constant of the payment of the pa			
ExclusionsImage: constraint of the second secon			
Supplementary PaymentsImage: Supplementary PaymentsLimits of InsuranceImage: Supplementary PaymentsConditionsImage: Supplementary PaymentsDefinitionsImage: Supplementary PaymentsOccurrence versus Claims-MadeImage: Supplementary Paymentary Pa			
Linits of InsuranceImage: ConditionsDefinitionsImage: ConditionsDefinitionsImage: ConditionsOccurrence versus Claims-MadeImage: ConditionsClaims-Made FeaturesImage: ConditionsTriggerImage: ConditionsRetroactive DateImage: ConditionsExtended Reporting Periods - Basic versus SupplementalImage: ConditionsClaim InformationImage: ConditionsPremises and OperationsImage: ConditionsFarm Property Coverage FormImage: Coverage A - DwellingsCoverage A - DwellingsImage: Coverage C - Household PropertyCoverage D - Loss of UseImage: Coverage FormCoverage E - Scheduled Farm Personal PropertyImage: Coverage F - Unscheduled Farm Personal Property			
ConditionsImage: ConditionsDefinitionsImage: ConditionsOccurrence versus Claims-MadeImage: ConditionsClaims-Made FeaturesImage: ConditionsTriggerImage: ConditionsRetroactive DateImage: ConditionsExtended Reporting Periods - Basic versus SupplementalImage: ConditionsClaim InformationImage: ConditionsPremises and OperationsImage: ConditionsFarm Property Coverage FormImage: Coverage A - DwellingsCoverage B - Other Private StructuresImage: Coverage ConditionsCoverage C - Household Personal PropertyImage: Coverage Coverage FormCoverage D - Loss of UseImage: Coverage FormCoverage F - Unscheduled Farm Personal PropertyImage: Coverage F			
DefinitionsImage: Claims-MadeOccurrence versus Claims-MadeImage: Claims-Made FeaturesTriggerImage: Claims-Made FeaturesRetroactive DateImage: Claim InformationExtended Reporting Periods - Basic versus SupplementalImage: Claim InformationPremises and OperationsImage: Claim Property Coverage FormFarm CoverageImage: Claim InformationCoverage A - DwellingsImage: Claim PropertyCoverage B - Other Private StructuresImage: Claim PropertyCoverage C - Household Personal PropertyImage: Claim PropertyCoverage E - Scheduled Farm Personal PropertyImage: Claim PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Claim Personal Property			
Claims-Made FeaturesImage:TriggerImage:Retroactive DateImage:Extended Reporting Periods - Basic versus SupplementalImage:Claim InformationImage:Premises and OperationsImage:Farm CoverageImage:Farm Property Coverage FormImage:Coverage A - DwellingsImage:Coverage B - Other Private StructuresImage:Coverage C - Household Personal PropertyImage:Coverage D - Loss of UseImage:Coverage F - Scheduled Farm Personal PropertyImage:Coverage F - Unscheduled Farm Personal PropertyImage:			
TriggerImage: Coverage C - Household Personal PropertyImage: Coverage F - Unscheduled Farm Personal PropertyCoverage F - Unscheduled Farm Personal PropertyImage: Coverage F - Unscheduled Farm Personal Property	Occurrence versus Claims-Made		
Retroactive DateImage: Constraint of the second	Claims-Made Features		
Retroactive DateImage: Constraint of the second	Trigger		
Claim Information Image: Claim Information Premises and Operations Image: Claim Information Farm Coverage Image: Claim Information Farm Property Coverage Form Image: Claim Information Coverage A - Dwellings Image: Claim Information Coverage B - Other Private Structures Image: Claim Information Coverage C - Household Personal Property Image: Claim Information Coverage D - Loss of Use Image: Claim Information Coverage E - Scheduled Farm Personal Property Image: Claim Information Coverage F - Unscheduled Farm Personal Property Image: Claim Information	Retroactive Date		
Premises and Operations Image: Constant of the private Structures Farm Property Coverage Form Image: Coverage A - Dwellings Coverage A - Dwellings Image: Coverage B - Other Private Structures Coverage B - Other Private Structures Image: Coverage C - Household Personal Property Coverage D - Loss of Use Image: Coverage E - Scheduled Farm Personal Property Coverage F - Unscheduled Farm Personal Property Image: Coverage F - Unscheduled Farm Personal Property	Extended Reporting Periods - Basic versus Supplemental		
Farm Coverage Image: Coverage Form Farm Property Coverage Form Image: Coverage A - Dwellings Coverage A - Dwellings Image: Coverage B - Other Private Structures Coverage B - Other Private Structures Image: Coverage C - Household Personal Property Coverage D - Loss of Use Image: Coverage E - Scheduled Farm Personal Property Coverage F - Unscheduled Farm Personal Property Image: Coverage F - Unscheduled Farm Personal Property			
Farm Property Coverage Form			
Coverage A - Dwellings Image: Coverage B - Other Private Structures Coverage B - Other Private Structures Image: Coverage C - Household Personal Property Coverage D - Loss of Use Image: Coverage E - Scheduled Farm Personal Property Coverage F - Unscheduled Farm Personal Property Image: Coverage F - Unscheduled Farm Personal Property	Farm Coverage		
Coverage B - Other Private Structures			
Coverage C - Household Personal Property			
Coverage D - Loss of Use			
Coverage E - Scheduled Farm Personal Property			
Coverage F - Unscheduled Farm Personal Property			
	Coverage G - Other Farm Structures		

Michigan Independent Adjuster with Workers' Compensation Authority Series 16-72		
100 Items - 2 Hours		
70% (70 Correct to Pass)	Percentage	# of Items
Coverage H - Bodily Injury and Property Damage Liability		
Mobile Agriculture Machinery and Equipment Coverage Form Livestock Coverage Form		
Definitions		
Causes of Loss (Basic, Broad, and Special)		
Conditions		
Exclusions		
Limits		
Additional Coverages Commercial Crime		
General Definitions		
Burglary		
Theft		
Robbery		
Crime Coverage Forms		
Commercial Crime Coverage Forms (Discovery/Loss Sustained)		
Government Crime Coverage Forms (Discovery/Loss Sustained)		
Coverages		
Employee Theft		
Forgery or Alteration		
Inside The Premises - Theft of Money and Securities		
Inside The Premises - Robbery or Safe Burglary of other Property Outside the Premises		
Computer Fraud		
Funds Transfer Fraud		
Money Orders and Counterfeit Money		
Other Crime Coverages		
Lessees of Safe Deposit Boxes		
Securities Deposited with Others		
Guests' Property		
Safe Depository		
Businessowners Policy 5% (5 items)	5%	5
Characteristics and Purpose		
Businessowners Section I - Property		
Coverage Exclusions		
Limits of Insurance		
Deductibles		
Loss Conditions		
General Conditions		
Optional Coverages		
Businessowners Section II - Liability		
Coverages		
Exclusions		
Limits of Insurance		
General Conditions		
Definitions		
Businessowners Section III - Common Policy Conditions		
Selected Endorsements Protective Safeguards		
Utility Services - Direct Damage		
Utility Services - Time Element		
Hired Automobile and Non-Owned Automobile Liability		
Other Coverages and Options 3% (3 items)	3%	3
Umbrella/Excess Liability Policies		
Personal		
Commercial		
Boatowners		
Inland/Ocean Marine Insurance		
Major Coverages		
Cargo Insurance		
Freight Insurance		
Protection and Indemnity		
	10%	10

Michigan Independent Adjuster with Workers' Compensation Authority		
Series 16-72		
100 Items - 2 Hours		
70% (70 Correct to Pass)	Percentage	# of Items
Types of Laws Monopolistic versus Competitive		
Compulsory versus Elective		
Michigan Workers' Disability Compensation Act (Ch. 418)		
Exclusive Remedy (418.131)		
Employer Covered (Required) (418.115)		
Covered Injuries (418.301)		
Occupational Disease (418.401, .405, .411, .415, .425, .431, .435, .441)		
Benefits Provided (418.301, .315, .321, .345, .351, .357, .361)		
Second Injury Fund (418.521)		
Federal Workers' Compensation Laws		
Federal Employer Liability Act (FELA) (45 USC 51-60)		
US Longshore and Harbor Workers' Compensation Act (33 USC 904)		
The Jones Act (46 USC 688)		
Workers' Compensation and Employers Liability Insurance Policy General Section		
Part One - Workers' Compensation Insurance		
Part One - Workers' Compensation Insurance Part Two - Employers Liability Insurance		
Part Three - Other States Insurance		
Part Four - Your Duties if Injury Occurs		
Part Five - Premium		
Part Six - Conditions		
Selected Endorsement		
Other Sources of Coverages		
Self-Insured Employers and Employer Groups (418.611)		
Adjusting Losses 20% (20 items)	20%	20
Role of the Adjuster		
Duties and Responsibilities		
Staff and Independent Adjuster versus Public Adjuster		
Relationship to the Legal Profession		
Claim Reporting		
Claim Investigation Claim File Documentation of Events		
Types of Reports		
Initial or First Field		
Interim or Status		
Full Formal		
Property Losses		
Duties of Insured after a Loss		
Notice to Insurer		
Minimizing the Loss		
Proof of Loss		
Special Requirements		
Production of Books and Records		
Abandonment		
Determining Value and Loss Burden of Proof of Value and Loss		
Estimates		
Depreciation		
Salvage		
Claim Settlement Options		
Payment and Discharge		
Liability Loss Investigation		
Investigation Procedures		
Verify Coverage		
Determine Liability		
Gathering Evidence		
Physical Evidence		
Witness Statements		
Determining Value of Intangible Damages		
Coverage Problems		
Dealing with Coverage Disputes		
Posoniation of Pights Latter		
Reservation of Rights Letter		
Reservation of Rights Letter Nonwaiver Agreement Declaratory Judgment Action		

Michigan Independent Adjuster with Workers' Compen Series 16-72 100 Items - 2 Hours		
70% (70 Correct to Pass)	Percentage	# of Items
Claims Adjustment Procedures		
Settlement Procedures		
Advance Payments		
Draft Authority		
Execution of Releases		
Subrogation Procedures		
Alternative Dispute Resolution		
Appraisal		
Arbitration		
Competitive Estimates		
Mediation		