

Michigan Personal Lines Producer/Solicitor Series 16-69 100 Items - 2 Hours 75% (75 Correct to Pass)			Percentage	# of Items
Insurance Regulation 10% (10 items)			10%	10
Company Regulation				
Producer Appointment (500.1208a, .1208b, .1209, .1411)				
Termination of Appointment (500.1208b, .1209)				
Producer Regulation				
Duties (500.1201a, .1202)				
Commissions (500.1240, .2011)				
Types of Licensees (500.1206)				
Producer (500.240, 500.1201, .1201a, .1204, .1205, .1206, .1206b, .1240)				
Counselor (500.1232, .1234, .1236)				
Business Entity (500.1201, .1205)				
Maintenance and Duration				
Change of Name and Address (500.1206(5), .1238(1))				
Reporting of Actions (500.1208b, .1239, .1244, .1246, .1247)				
Assumed Names (500.1211a)				
Continuing Education Requirements (500.1204, .1204c, .1206)				
Disciplinary Actions				
Cease and Desist Order (500.1244, .2038)				
Suspension, Revocation, Refusal to Issue or Renew (500.1200, .1209, .1239, .1244, .1379, .2029, .2043)				
Penalties and Fines (500.1242, .1244, .1379, .2038, .2040, .2064, .2069)				
Unfair and Prohibited Insurance Trade Practices (500.1207, .1216, .1239, .1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029, .2059, .2062)				
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)				
False Information and Advertising (500.2001, .2002, .2005, .2005a, .2007, .2055, .2057, .2064; R500.651-.659; R500.1371-.1387)				
Inducement (500.2005(f), .2024, .2064(2), .2066, .2069, .2070)				
False Statement (500.1015, .2014, .2018, .2055, .2062, .2474, .2666)				
Deception (500.2007, .2009; 600.2911)				
Boycott, Coercion, and Intimidation (500.1242, .2012)				
Unfair Discrimination (500.2019, .2020, .2027, .2082)				
Rebating (500.2024b, .2066, .2069, .2070)				
Fiduciary Responsibilities (500.1207)				
Forgery (500.1239)				
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507, .4511, 752.1005)				
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551-.560)				
General Insurance 15% (15 items)			15%	15
Concepts				
Risk Management Key Terms				
Risk				
Exposure				
Hazard				
Peril				
Loss				
Methods of Handling Risk				
Avoidance				
Retention				
Sharing				
Reduction				
Transfer				
Elements of Insurable Risks				
Adverse Selection				
Law of Large Numbers				
Reinsurance				
Insurers				
Types of Insurers				
Stock Companies				
Mutual Companies				
Financial Status (Independent Rating Services)				
Distribution Systems				
Producers and General Rules of Agency				
Producer/Insurer Relationship				
Authority and Powers of Producers				
Express				
Implied				
Apparent				
Responsibilities to the Applicant/Insured				
Contracts				
Elements of a Legal Contract				
Offer and Acceptance				
Consideration				
Competent Parties				
Legal Purpose				
Distinct Characteristics of an Insurance Contract				
Contract of Adhesion				

Michigan Personal Lines Producer/Solicitor

Series 16-69

100 Items - 2 Hours

75% (75 Correct to Pass)

	Percentage	# of Items
Aleatory Contract		
Personal Contract		
Unilateral Contract		
Conditional Contract		
Legal Interpretations affecting Contracts		
Ambiguities in a Contract of Adhesion		
Reasonable Expectations		
Indemnity		
Utmost Good Faith		
Representations/Misrepresentations		
Warranties		
Concealment		
Fraud		
Waiver and Estoppel		
Property and Casualty Insurance Basics 25% (25 items)	25%	25
Principles and Concepts		
Insurable Interest		
Underwriting		
Function		
Loss Ratio		
Hazards		
Physical		
Moral		
Morale		
Negligence		
Elements of a Negligent Act		
Defenses Against Negligence		
Damages		
Compensatory - Special versus General		
Punitive		
Absolute Liability		
Strict Liability		
Vicarious Liability		
Causes of Loss (Perils)		
Named Perils versus Special (Open) Perils		
Direct Loss		
Consequential or Indirect Loss		
Blanket versus Specific Insurance		
Basic Types of Construction		
Loss Valuation		
Actual Cash Value		
Replacement Cost		
Functional Replacement Cost		
Agreed Value		
Stated Amount		
Policy Structure		
Declarations		
Definitions		
Insuring Agreement or Clause		
Additional/Supplementary Coverage		
Conditions		
Exclusions		
Endorsements		
Common Policy Provisions		
Insureds - Named, Additional		
Policy Period		
Policy Territory		
Cancellation and Nonrenewal		
Deductibles		
Other Insurance		
Nonconcurrency		
Primary and Excess		
Pro Rata		
Contribution by Equal Shares		
Limits of Liability		
Per Occurrence (Accident)		
Per Person		
Split		
Combined Single		
Property Limits		
Restoration/Nonreduction of Limits		
Coinsurance		

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Series 16-69		
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Vacancy or Unoccupancy		
Named Insured Provisions		
Duties after Loss		
Assignment		
Abandonment		
Insurer Provisions		
Liberalization		
Subrogation		
Salvage		
Claim Settlement Options		
Duty to Defend		
Third-Party Provisions		
Standard Mortgage Clause		
Loss Payable Clause		
Indemnification Provisions		
Role of Applications and Binders in Insurance Transactions		
Insurance Claims Handling		
Michigan Laws, Regulations, and Required Provisions		
Michigan Property and Casualty Guaranty Association (500.7901-.7949)		
Mandatory Fire Policy Provisions (500.2833)		
Cancellation and Nonrenewal (500.2123, .3020)		
Appraisal (500.2833)		
Termination of Authority to Represent Insurer (500.1209)		
Essential Insurance Act (500.2101-.2131)		
Dwelling Policy 5% (5 items)	5%	5
Characteristics and Purpose		
Property Coverages		
Coverage A - Dwelling		
Coverage B - Other Structures		
Coverage C - Personal Property		
Coverage D - Fair Rental Value		
Coverage E - Additional Living Expense		
Other Coverages		
General Exclusions		
Conditions		
Selected Endorsements		
Special Provisions - Michigan		
Automatic Increase in Insurance		
Broad Theft Coverage		
Dwelling Under Construction		
Personal Liability Supplement		
Homeowners Policy 20% (20 items)	20%	20
Coverage Forms		
HO-2 through HO-8		
Special		
Definitions		
Section I - Property Coverages		
Coverage A - Dwelling		
Coverage B - Other Structures		
Coverage C - Personal Property		
Coverage D - Loss of Use		
Additional Coverages		
Section II - Liability Coverages		
Coverage E - Personal Liability		
Coverage F - Medical Payments to Others		
Additional Coverages		
Perils Insured Against		
Exclusions		
Conditions		
Selected Endorsements		
Special Provisions - Michigan		
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage		
Permitted Incidental Occupancies - Residence Premises		
Earthquake		
Scheduled Personal Property/Personal Articles Floater		
Personal Property Replacement Cost		
Home Day Care		
Business Pursuits		
Watercraft		
Personal Injury		
Home Business Insurance Coverage		
Automobile Insurance 20% (20 items)	20%	20

Michigan Personal Lines Producer/Solicitor Series 16-69 100 Items - 2 Hours 75% (75 Correct to Pass)			Percentage	# of Items
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, .3114)				
Property Protection (500.3121)				
Residual Liability (500.3131)				
Cancellation and Nonrenewal				
Grounds (500.3220)				
Notice (500.3204, .3224)				
Notice of Eligibility in Automobile Insurance Placement Facility (500.3301, .3365)				
Rental Vehicle Coverage (500.3009, .3105(2))				
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				
Definitions				
Bodily Injury				
UM/UIIM Rejection				
Required Limits				
Coverage for Damage to your Automobile				
Collision				
Other than Collision (Comprehensive)				
Deductibles				
Transportation Expense				
Duties after an Accident or Loss				
Selected Endorsements				
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)				
Other Coverages and Options 5% (5 items)			5%	5
Umbrella/Excess Liability Policies				
Personal				
National Flood Insurance Program				
"Write Your Own" versus Government				
Coverage				
Limits				
Deductibles				
Surplus Lines				
Definitions and Markets				
Licensing Requirements				
Other Policies				
Boatowners				
Miscellaneous (Recreational) Type Vehicles				
Cyber Issues				