

Michigan Surety and Fidelity Producer/Solicitor Series 16-86 50 items - 1 hour 70% (35 Correct to Pass)			Percentage	# of Items
Insurance Regulation 20% (10 items)			20%	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))				
Reporting of Actions (500.1208b, .1239, .1244, .1246, .1247)				
Assumed Names (500.1211a)				
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 Insurance Trade Practices (500.1239, .1244, .2003, .2006-.2014, .2016-.2021, .2026, .2029)				
Misrepresentation (500.2005, .2005a, .2055, .2057, .2064, .2218)				
False Information and Advertising (500.2001, .2002, .2005, .2005a, .2007, .2055, .2057, .2064)				
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 (500.2024, .2066, .2069, .2070)				
Fiduciary Responsibilities (500.1207)				
Forgery (500.1239)				
Insurance Fraud Regulation (500.2088, .4501, .4503, .4507, .4509, .4511, .8197; 752.1003, .1005)				
Consumer Privacy Regulation (500.501, .503, .505, .507, .513, .515, .533, .535, .2005a, .4501, .4507, .4509; R500.551 -.560)				
General Surety and Fidelity 30% (15 items)			30%	15
Concepts				
Risk Management Key Terms				
Risk				
Loss				
Methods of Handling Risk				
Sharing				
Reduction				
Transfer				
Elements of Insurable Risks				
Adverse Selection				
Law of Large Numbers				
Producers and General Rules of Agency				
Producer/Insurer/Surety Relationship				
Authority and Powers of Producers				
Express				
Implied				
Apparent				
Power of Attorney				
Responsibilities to the Applicant/Insured/Principal/Obligee				
Contracts				
Elements of a Legal Contract				
Offer and Acceptance				
Consideration				
Competent Parties				
Legal Purpose				
Legal Interpretations Affecting Contracts				
Indemnity				
Utmost Good Faith				
Representations				
Misrepresentations				
Concealment				

Michigan Surety and Fidelity Producer/Solicitor		
Series 16-86		
50 items - 1 hour		
70% (35 Correct to Pass)		
	Percentage	# of Items
Warranties		
Fraud		
Waiver and Estoppel		
Surety Bonds 40% (20 items)	40%	20
Nature of Surety Bonds		
Surety Bonds Versus Insurance		
Parties of a Surety Bond		
Principal		
Obligee		
Surety		
Types of Surety Bonds		
Contract Bonds		
Bid		
Performance		
Payment		
Maintenance		
Subdivision		
License and Permit Bonds		
Compliance		
Financial Guarantee		
Public Official Bonds		
Individual		
Named Schedule		
Position Schedule		
Judicial Bonds		
Replevin		
Bail		
Appeal		
Injunction		
Discharge Mechanics Lien		
Probate		
Fidelity Coverages 10% (5 items)	10%	5
Nature of Fidelity Bonds		
Insuring Agreement		
Termination of Coverage		
Employee Dishonesty Coverages		
Public Employee/Mercantile Blanket		
Scheduled		
Named Employee		
Position		
Pension Plan, ERISA Compliance		