
Michigan Surplus Lines Insurance Exam Prep questions and answers latest top score.

(1) Surplus Lines premiums typically expand during:

- A) A soft Market
- B) A Hard Market - correct answers.

Surplus lines premiums typically expand during a hard market.

(2) During the time of a hard market, insurers will:

- A) Tighten their underwriting standards
- B) Loosen their underwriting standards - correct answers.

Tighten and raise premiums.

(3) A Ceding company (Choose all that apply):

- A) Is a primary insurer
- B) Is also a reinsurer
- C) Is always also a captive company
- D) Passes on to other insurers some of its risk under insurance policies it has accepted
- E) Will not be held liable to pay the claims in the event of default by the reinsurer. - correct answers.

(4) An insurer's appetite to write business is often measured by:

- A) Its risk class
- B) Its status
- C) Its financial strength
- D) Its premium to surplus ratio - correct answers.

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