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1

Complete the online course.

Most agents find the information to be interesting and practical.

Find a proctor and take the exam provided at the end of the course.

The exam is a multiple-choice proctored quiz. Passing is 70%. A back-up exam is available, if needed, at no charge.

A proctor should be:

- An impartial, disinterested third party, or
- A currently licensed agent

with no family or financial relationship to the student.

The proctor should

- Verify the agent's identity,
- Observe the agent while taking the exam, and
- Complete the affidavit supplied.

2

Fax the answer key and affidavit to 800-476-2945.

3

We will grade your exam and fax your certificate within 48 hours. (If you have not already paid for your credits, that should also be done at this time.)

Then, relax and tell a friend about *Online*. Spreading the word will allow us to offer more quality courses.

The Van Wyhe Group
PO Box 4130
Waukesha, WI 53187
Voice: 1-800-326-4741
Fax: 1-800-476-2945

Michigan Instructions & Affidavit -- Online

The exam is closed book, must be completed without assistance, and be administered by a disinterested third party. (Someone who does not have a direct interest in the results. This could not be someone who works for you, someone for whom you work, or an immediate family member. It could be a peer, the bookkeeper, or a librarian, for example.)

MONITOR'S INSTRUCTIONS AND AFFIDAVIT

- Keep the examination envelope sealed until you are ready to administer the examination.
- Verify the student's identification by viewing a picture I.D. or driver's license.
- Have the student remain in view while taking the examination. The student should not be talking to anyone else while taking the examination.
- When the student has completed the examination have them complete the Student Affidavit.
- Please fax this sheet along with the answer key to 800-476-2945. There is not need to mail the originals.

Monitor Affidavit:

Name: _____

Relationship to Agent: _____

Telephone Number: _____

I verify that I personally administered the examination and that the student was not assisted by myself or any other person. I also verify that I have verified the identification of the student.

Date Signed: _____ Signature: _____

Student Affidavit:

Name: _____

License Number: _____

Business Telephone Number: _____

I verify that I personally have completed the examination without assistance from anyone.

Date Signed: _____ Signature: _____

The Van Wyhe Group
PO Box 4130
Waukesha, WI 53187

ANSWER KEY:

Name of Course: **Case Studies in Personal Lines**

Name of Agent: _____ Phone: _____

Agency Name: _____ Fax: _____

Please circle the correct answer:

- | | | |
|-------------|-------------|-------------|
| 1. a b c d | 18. a b c d | 35. a b c d |
| 2. a b c d | 19. a b c d | 36. a b c d |
| 3. a b c d | 20. a b c d | 37. a b c d |
| 4. a b c d | 21. a b c d | 38. a b c d |
| 5. a b c d | 22. a b c d | 39. a b c d |
| 6. a b c d | 23. a b c d | 40. a b c d |
| 7. a b c d | 24. a b c d | 41. a b c d |
| 8. a b c d | 25. a b c d | 42. a b c d |
| 9. a b c d | 26. a b c d | 43. a b c d |
| 10. a b c d | 27. a b c d | 44. a b c d |
| 11. a b c d | 28. a b c d | 45. a b c d |
| 12. a b c d | 29. a b c d | 46. a b c d |
| 13. a b c d | 30. a b c d | 47. a b c d |
| 14. a b c d | 31. a b c d | 48. a b c d |
| 15. a b c d | 32. a b c d | 49. a b c d |
| 16. a b c d | 33. a b c d | 50. a b c d |
| 17. a b c d | 34. a b c d | |

When you have completed this answer key fax it along with your signed affidavit to us at **1-800-476-2945**. We will fax back a copy of your certificate if you have correctly completed at least 70%. Call 800-326-4741 with questions.



The Van Wyhe Group
PO Box 4130
Waukesha, WI 53187

EXAMINATION: Case Studies In Personal Lines I

Exam #1

1. A vehicle is
 - a. Only an automobile
 - b. A means of carrying and transporting something
 - c. A means of connecting two points
 - d. A car or recreational vehicle
2. All of the following would be covered under a Homeowners policy except:
 - a. A hailstorm smashes a window, permitting hail and rain to enter the home.
 - b. A heavy rain soaks through the roof, allowing water to drip through the attic.
 - c. A nearby river overflows its banks and washes into the home.
 - d. A water pipe breaks in the house and spews water into your home.
3. All of the following are true of the insured's obligation to promptly notify the company of a liability claim except:
 - a. It is a condition precedent to coverage.
 - b. It is never enforced.
 - c. It may be excused for lack of knowledge of the accident.
 - d. It may be excused for reasonable belief in non liability.
4. All of the following are true except:
 - a. More men than women fall asleep at the wheel.
 - b. Auto safety enhancements are equally effective at all speeds.
 - c. Over one third of pedestrians killed by cars were legally drunk.
 - d. People who use cellular phones have more accidents.
5. Under the Homeowners policy, the following electronic apparatus is excluded from coverage when it is in or upon a motor vehicle:
 - a. Electronic apparatus that can only be operated from the electrical system of an auto
 - b. Adaptable electronic apparatus used in business
 - c. All adaptable electronic apparatus
 - d. All electronic apparatus
6. "Residence Premises" is defined in the Homeowners policy as:
 - a. The dwelling on which you hold a mortgage
 - b. The dwelling you own
 - c. Any dwelling listed on the declarations page
 - d. The dwelling where you reside and is shown on the declarations page
7. To determine if an activity is a "business" pursuit, courts look at:
 - a. Income
 - b. Profit motive and continuity
 - c. Profit
 - d. Substantial income and continuity

8. Time stamping of an application:
 - a. Is not allowed in some states
 - b. Should never be done
 - c. Is recommended
 - d. Is a big E&O exposure
9. Who bears the responsibility for setting property limits?
 - a. The agent and the company
 - b. The agent
 - c. The insurance company
 - d. The insured
10. The water damage exclusion on the homeowners policy excludes all of the following except:
 - a. Water that overflows from an appliance
 - b. Sewer backup
 - c. Flood
 - d. Hydrostatic pressure
11. An emerging trend in agent's E&O is:
 - a. The number of claims is declining.
 - b. The size of claims is declining.
 - c. Fewer agents are carrying E&O.
 - d. Claims by insurance carriers against agents are becoming increasingly common.
12. For a specific dwelling to be covered under a homeowners policy:
 - a. It must be a "residence premises"
 - b. Just being listed on the declarations page is enough.
 - c. The insured must be the sole owner.
 - d. The insured only needs to have an insurable interest in the property.
13. All of the following could be considered other structures except:
 - a. A garage
 - b. A satellite dish
 - c. Land
 - d. Retaining walls
14. In which sections of the Personal Auto Policy will you find the exclusion for a vehicle that is "furnished or available"?
 - a. Liability section only
 - b. Liability and Medical Payments sections
 - c. Liability, Medical Payments, Uninsured and Underinsured Motorist, and Physical Damage sections
 - d. Physical Damage section only
15. When an insured rents a car:
 - a. He bears no responsibility for damage to the vehicle.
 - b. He should never buy the Collision Damage Waiver.
 - c. Responsibility for the rental car is always limited to \$3000.
 - d. He may be responsible for the full value of the rental vehicle.

16. For concealment to be established, two things must be proven. It must be
 - a. Unintentional and material
 - b. Intentional and material
 - c. Intentional and not material
 - d. Unintentional and not material
17. Under “Duties After A Loss” found in the property section of the Homeowners policy, all of the following may be required of the insured except:
 - a. Give prompt notice
 - b. Notify police in case of theft
 - c. Protect property from further damage
 - d. Give notice within 24 hours
18. An Other Structure under a Homeowners policy:
 - a. Is not covered if it is used in whole or in part for “business”
 - b. Must be less than 10 years old to be covered
 - c. Is never covered
 - d. Is covered even if it is used in “business”
19. Which type of misrepresentation can void an insurance contract?
 - a. Both misrepresentation before the loss and at the time of the loss
 - b. Only misrepresentation at the time of the loss
 - c. Only misrepresentation at the time of application
 - d. An insurance contract can never be voided
20. The Personal Property coverage on the homeowners policy applies:
 - a. Only to property owned by the insured
 - b. To property owned by an insured or relative of an insured
 - c. To property owned or used by an insured
 - d. To property owned by the insured or leased to the insured.
21. Under a homeowners policy, the peril of Vehicle Damage
 - a. Has a great many limitations
 - b. Is covered without qualification
 - c. Vehicle damage is never covered
 - d. The dwelling is covered for vehicle damage, but personal property is not
22. All of the following would be excluded under the Homeowners except:
 - a. An above ground swimming pool ruptures sending cascades of water into your house.
 - b. A heavy rain causes a hill to collapse and mud oozes into your house.
 - c. A pipe in your house breaks and water spews into your home.
 - d. A nearby river overflows its banks and washes into your house.
23. When the insured has delayed in notifying the insurance company of a liability claim
 - a. The insurance company must show the delay was not reasonable.
 - b. The insured must show that the delay was reasonable.
 - c. It has no impact on coverage.
 - d. Coverage is always denied.

24. All of the following are true except:
- a. A new computerized test can effectively evaluate if it is safe for an older person to drive.
 - b. More people admit to driving drunk today than 10 years ago.
 - c. A majority of people support “zero tolerance” for drivers under 21.
 - d. Increased freeway speed limits have lead to more fatalities.
25. Under the homeowners policy adaptable electronic apparatus:
- a. Is limited to \$1000 when at some locations.
 - b. Has no dollar limit even when it is used in business.
 - c. Is limited only if used in business.
 - d. Is always excluded.