

9. (2.25 points)

a. (0.5 point)

Identify two common coverage restrictions that insurance companies may place on private passenger auto policies issued to high-risk drivers.

b. (0.5 point)

Describe how Automobile Insurance Plans (Assigned Risk Plans) achieve a social purpose.

c. (1 point)

Identify four exposures considered uninsurable under most FAIR plans.

d. (0.25 point)

Briefly describe a Difference in Conditions (DIC) insurance policy.