

## Property And Casualty Licensing Manual Michigan

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~~Property & Casualty Insurance~~

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~~Personal lines refer to property and casualty insurance for an individual as opposed to a business. Coverages would include homeowners, renters, auto, and personal umbrella to name a few. These policies include both property and casualty coverages. For example, coverage is available in auto policies to cover damage to your car (property) and accidental damage you cause to another person's car ...~~

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~~The applicant needs to handle the business of another property and casualty agent who either: (1) died, (2) became disabled, or (3) is found to be insolvent and unable to pay premiums due to an insurer. The applicant sends proof to us showing an emergency license is needed to preserve the agency assets of a deceased, disabled, or insolvent agent.~~

~~General lines—property and casualty~~

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