

North Carolina Property and Casualty Exam Terms Questions and Answers

Contract ✓✓ A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration

Contracts must exhibit: ✓✓ Competent parties

Legal Purpose

Offer and Acceptance

Consideration

Principle of indemnity ✓✓ When a loss occurs, an individual should be restored to the approximate financial condition he was in before the loss, no more or no less

Aleatory ✓✓ A contract contingent on an uncertain event (A loss) that provides for unequal transfer of value between two parties

Adhesion (Contracts) ✓✓ One party has greater power over the other party in drafting the contract

Unilateral (Contracts) ✓✓ One Sided; Only the insurance company is legally bound to perform its part of the agreement

Property And Casualty Study Guide North Carolina

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Property And Casualty Study Guide North Carolina:

North Carolina Property and Casualty Insurance License Exam Review Questions & Answers 2016/17

Examreview,2015-12-14 We create these self practice test questions module with 230 questions referencing both the principles concepts as well as some state specific information currently valid in the property insurance business Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage This product focuses on principles and concepts related to property insurance in NC [How to Start a Insurance Agency Business](#)

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