

Properties & Casualty Study Guide

Unit 1: Principles of Insurance

- **Risk and Exposure:** Risk is defined as the uncertainty of loss. Exposure refers to situations that present the possibility of loss, such as owning a house in a flood-prone area.
- **Managing Risk:** There are four primary methods:
 1. **Avoidance:** Avoiding risk entirely (e.g., not driving to avoid accidents).
 2. **Control:** Implementing measures to reduce loss frequency (e.g., installing safety equipment).
 3. **Retention:** Accepting and paying for losses out of pocket.
 4. **Transfer:** Shifting risk to another party, commonly through insurance.
- **Insurance:** It is the transfer of risk from an individual or business to an insurance company, in exchange for a premium. The insurer agrees to cover losses based on pooled resources collected from many insured parties.
- **Law of Large Numbers:** This principle allows insurance companies to predict losses and set premiums accurately by pooling a large number of similar risks.
- **Insurability Elements:**
 1. **Pure vs. Speculative Risks:** Only pure risks (possibility of loss only) are insurable. Speculative risks, which involve the possibility of gain or loss (e.g., gambling), are not insurable.
 2. **Insurable Interest:** The insured must have a financial interest in the property or person being insured.
- **Other Insurance Terms:**
 - **Peril:** The cause of loss (e.g., fire, theft).
 - **Hazard:** Anything that increases the chance of loss (e.g., faulty wiring is a physical hazard).

Unit 2: The Insurance Contract

- **Elements of a Valid Contract:**
 1. **Competent Parties:** The parties involved must be legally capable of entering into a contract (e.g., not minors, intoxicated, or mentally incapacitated).
 2. **Legal Purpose:** The contract must be for a lawful purpose (e.g., you cannot insure illegal activities).
 3. **Offer and Acceptance:** One party makes an offer, and the other accepts it. In insurance, the offer is the application, and acceptance is the issuance of the policy.

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RC Schank



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Off the Beaten Path Curt Bradford, 2020-07-29 Join Curt Bradford on his personal quest for the unknown Captivated by the mystery of sasquatches as a child and frightened by the possible existence of such creatures he decides at age twenty seven to leave Virginia and travel three thousand miles away to the great Pacific Northwest in search of the truth Before he can get off the beaten path to look for evidence of sasquatches in the forests of Oregon he must first gain a foothold in Portland the state s most populous city and begin a new position in the insurance world The legend of the sasquatch was not his only interest The reader is treated to stories of a friend s beautiful wedding in Napa Valley newfound friendships with Peruvians and visits to some of the most awe inspiring natural areas in America Get a behind the scenes look into the adventures of a bigfoot seeker who must find within himself the courage to face down alone one of his greatest fears the sasquatch

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