

- 1. PERILS:** A CAUSE OF PROPERTY LOSSES UNDER AN INSURANCE CONTRACT EX: WINDSTORM, HURRICANE, EXPLOSION, COLLAPSE OF BUILDING, VANDALISM, ACCIDENTAL DISCHARGE, AND THEFT
- 2. LAW OF LARGE NUMBERS:** A FUNDAMENTAL CONCEPT IN STATISTICS AND PROBABILITY THAT DESCRIBES HOW THE AVERAGE OF A RANDOMLY SELECTED LARGE SAMPLE FROM A POPULATION. IT BASICALLY RELIES ON THE PRINCIPLE THAT THE LARGER THE POOL, THE MORE PREDICTABLE THE AMOUNT OF LOSSES WILL BE IN A GIVEN PERIOD
- 3. PRINCIPLE OF INDEMNITY:** IS AN INSURANCE PRINCIPLE STATING THAT AN INSURED MAY NOT BE COMPENSATED BY INSURANCE COMPANY IN AN AMOUNT EXCEEDING THE INSURED'S ECONOMIC LOSS.
- 4. LIMITS OF LIABILITY:** THE MAXIMUM AMOUNT THAT AN INSURANCE POLICY WILL PAY. IT IS SPECIFIED ON THE POLICY DECLARATION PAGE.
- 5. PROPERTY INSURANCE:** COVERAGE FOR REAL AND PERSONAL PROPERTY AGAINST LOSS OR DAMAGE FROM PERILS INSURED AGAINST.
- 6. LOSS SETTLEMENT:** THE PROCESS USED TO DETERMINE THE AMOUNT OF THE LOSS
- 7. ACTUAL CASH VALUE:** THE VALUE OF THE PROPERTY BASED ON THE CURRENT COST TO REPLACE IT MINUS DEPRECIATION.
- 8. AGREED VALUE:** THE AMOUNT THAT THE INSURED AND INSURER AGREE UPON DURING THE TIME OF POLICY INCEPTION.
- 9. REPLACEMENT COST:** THE COST ASSOCIATED WITH REPLACING PROPERTY AT CURRENT MARKET PRICES
- 10. MARKET VALUE:** THE AMOUNT THAT THE PROPERTY IS WORTH IN A COMPETITIVE MARKET. THIS AMOUNT IS ACCEPTED BY THE BUYER AND SELLER.
- 11. TORT:** IS A WRONG THAT INVOLVES A BREACH OF CIVIL DUTY OWED TO SOMEONE ELSE. THIS BREACH DETERMINES IF THAT PERSON IS NEGLIGENCE.
- 12. ELEMENTS USED TO DETERMINE NEGLIGENCE:** A DUTY OWED, A DUTY BREACHED, PROXIMATE CAUSE, AND DAMAGES
- 13. METHODS TO DETERMINE LOSS ARE::** ACV, MARKET VALUE, REPLACEMENT COST, AGREED VALUE
- 14. CASUALTY INSURANCE:** PROTECTS A PERSON FROM FINANCIAL LOSS ARISING FROM BODILY INJURY OR PROPERTY DAMAGE TO OTHERS

Texas Insurance Claims Adjuster Study Guide

RS Peters



Texas Insurance Claims Adjuster Study Guide:

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