

- 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 Property Adjuster Study Guide

Brendan G. Carr

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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adjuster exam 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 Think of these as challenges presented to you so to assess your comprehension of the subject matters The goal is to reinforce learning to validate successful transference of knowledge and to identify areas of weakness that require remediation The questions are NOT designed to simulate actual exam questions realistic or actual questions that are for cheating purpose are not available in any of our products *Occupational Outlook Handbook* ,1968 Describes 250 occupations which cover approximately 107 million jobs *Bulletin of the United States Bureau of Labor Statistics* ,1913 **Guide to the Current Periodicals and Serials of the United States and Canada** ,1907

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