

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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Utah Property And Casualty Study Guide:

Utah Adjuster Exam, Property & Casualty, Unofficial Self Practice Exercise Questions Exam Review, 2018-08-30

An insurance adjuster is a person who engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the settlement or disposal of any claim in connection with a policy of insurance. This book primarily covers the fundamental adjusting knowledge compatible with the state exam with Utah specific coverage. We create these self practice test questions referencing the concepts and principles currently valid in the 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.

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Classical Insurance Solvency Theory J. David Cummins,Richard A. Derrig,2012-12-06 The problem of solvency is in fact as old as insurance The history of the industry knows many ways to meet the risks involved with underwriting such as spreading the risk portfolio Cato Senior already applied it risk selection reserve funds reinsurance etc Whilst these measures too often proved ineffective the establish ment of legislative control and public supervision ensued However not until the last

few decades has the solvency issue become an object of intensive studies very much thanks to the progress of related empirical and theoretical knowledge and in the understanding of the concerned complicated processes The research activities have grown extensively in many countries in recent years The more the studies advance the more new relevant aspects are detected and a great variety of alternative proposals have come up for discussion Therefore it has become necessary to attempt a survey of the whole problem area in order to be able to place the quite numerous pieces of knowledge in their proper context and also among other things to avoid the pitfalls of handling isolated problems omitting vital tie ins to the environment Many of the relevant problems and subproblems are still lacking adequate and well tested solutions Therefore a survey of the whole problem area can also hopefully serve as guidance for future research efforts

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