

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 Adjuster Study Guide

Tao Wei

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

Texas Adjuster Study Guide:

Texas Adjuster Study Guide Book Review: Unveiling the Power of Words

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