

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.

Study Guide For Property And Casualty Missouri

Camilla Rothe



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Pass the Missouri Insurance Exams Prep Training Group,2020-10-22 Make no mistake The exams to become a Missouri licensed property and casualty insurance producer are TOUGH Kick off your new career with the help of this extensive study guide The guide covers the national and state specific topics on the exam outlines in a clear and concise manner and the included practice tests will determine your understanding of the need to know concepts Study with confidence and pass the first time **Subject Guide to Books in Print** ,1993 **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1957 **Pass the Iowa Insurance Exams** Prep Training Group,2020-10-21 **Pass the Insurance Exams** Prep Training Group,2021-10 **Property & Casualty Exam Secrets Study Guide: P-C Test Review for the Property & Casualty Insurance Exam** P-C Exam Secrets Test Prep Team,Mometrix Media LLC,Mometrix Test Preparation,2017-03-08 Includes Practice Test Questions Property A comprehensive General Strategy review including Make Predictions Answer the Question Benchmark Valid Information Avoid Fact Traps Milk the Question The Trap of Familiarity Eliminate Answers Tough Questions Brainstorm Read Carefully Face Value Prefixes Hedge Phrases Switchback Words New Information Time Management Contextual Clues Don t Panic Pace Yourself Answer Selection Check Your Work Beware of Directly Quoted Answers Slang Extreme Statements Answer Choice Families A comprehensive Property Casualty review including Insurance Regulations Types of Licenses Process to Obtain License Producer Misconduct State and Federal Regulations Producer Regulations Federal Regulations General Insurance Concepts Concepts Risk Insurance Companies Market System Used By Insurance Companies Legal Responsibilities of a Producer Contract Basic Contracts Insurance Contracts Personal Auto Policy Uninsured Underinsured Motorist Cancellation or Nonrenewal Producer Duties Regarding Lack of Insurance Personal Auto Policy Property Insurance Basics Principles Concepts and Policy Structures Principles and Concepts Losses Construction Loss Valuation Policy Structure Endorsement and much more *Property and Casualty Insurance License Exam Study Guide* Test Prep Books,2020-03-28 Test Prep Books Property and Casualty Insurance License Exam Study Guide Property Casualty Insurance License Exam Study Guide and Practice Test Questions 2nd Edition Made by Test Prep Books experts for test takers trying to achieve a great score on the Property and Casualty exam This comprehensive study guide includes Quick Overview Find out what s inside this guide Test Taking Strategies Learn the best tips to help overcome your exam Introduction Get a thorough breakdown of what the test is and what s on it Types of Property Policies Covers sections such as Basic Insurance Principles Insurable Risk Risk Management Property Insurance Business Owner Policies and Commercial Insureds and Policies Property Insurance Terms and Related Concepts Covers the Property Insurance Terms and Related Concepts section Property Policy Provisions and Contract Law Covers the Property Policy Provisions and Contract Law section Types of Casualty Policies and Bonds Covers the Types of Casualty Insurance section Casualty Insurance Terms and Related Concepts Covers the Casualty Insurance section Casualty Policy Provisions

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