

Property and Casualty insurance exam questions and answers already passed

Insurance ✓✓ The transfer of risk through a legal contract

Property ✓✓ Covers real property and personal property against damage or loss resulting from covered causes of loss called perils

casualty ✓✓ covers non-property losses (3rd Party)

Personal lines ✓✓ Insurance for families and individuals

Commercial Lines ✓✓ Insurance for Business

Risk ✓✓ Uncertainty of financial loss

Pure Risk ✓✓ Chance of loss only (insurance only covers)

Speculative Risk ✓✓ Chance of loss or gain

law of large numbers ✓✓ as the number of homogenous loss exposures increases, the more accurate claims can be predicted from the group

Insurance Exam Questions

M Woodhall



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