

TEXAS GENERAL LINES- PROPERTY AND CASUALTY QUESTIONS AND ANSWERS 100% VERIFIED.

risk - correct answer. uncertainty of financial loss, pure risk and speculative risk

Pure risk - correct answer. chance of loss ONLY

Speculative risk - correct answer. chance of loss or gain (INSURANCE COVERS PURE RISK ONLY)

Open Peril - correct answer. all risk covers all perils except those specifically excluded

Hazard - correct answer. not causes of loss but are things that increase the chance of peril happening

Moral - correct answer. dishonest tendencies; tendencies towards increased risk, dishonest predisposition

Morale - correct answer. the attitude of carelessness; state of mind that causes indifference toward loss, careless attitude (wet floor&still walking)

indemnity=reimbursement - correct answer. key principle in all insurance contracts, insureds can only collect to the extent of their financial loss&cannot gain financially after a loss

elements of insurable risk - correct answer. due to chance, definite and measurable, statistically predictable, not catastrophic, randomly selected and large loss exposure

Law of large numbers - correct answer. the larger the number of people with similar exposure to loss, the more predictable actual losses will be

Casualty - correct answer. the loss of and/or damage to property and resulting liabilities

Texas General Lines Property Study Guide

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