

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

Answers Sheet Illinois Health Department

Daniela Niemeyer



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