# Property and Casualty insurance exam questions and answers already passed

Insurance The transfer of risk through a legal contract

Property \( \sqrt{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  $\sqrt{\sqrt{a}}$  as the number of homogenous loss exposures increases, the more accurate claims can be predicted from the group

# **Answers Sheet Illinois Health Department**

**B** Lingard

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