

chapter 1 uCanPass life insurance

which of the following is NOT a characteristic of pure risk. - ANS A: The loss must be a catastrophic

B: The Loss must be due to change

C: The loss must be measurable in dollars.

D: The loss exposure must be Large

Answer: A: The loss must be Catastrophic

A tornado that destroys property would be an example of which of the following? - ANS A Peril
... A peril is the cause of loss insured against in an insurance policy

An individual was involved in a head-on collision while driving home one day. His injuries were not serious, and he recovered. However, he decided that in order to never be involved in another accident, he would never drive or ride in a car again. Which method of risk management does this describe - ANS Avoidance

risk management by which a person tries to eliminate risk of loss by avoiding any exposure

Which insurance principle states that if a policy allows for greater compensation than the financial loss incurred, the insured may only receive benefits for the amount lost? - ANS indemnity

insured can only collect the amount lost even if policy is written with greater benefits limits

which of the following is not a goal of risk retention? - ANS To minimize the insured's level of liability in the event of loss

To achieve the profitable distribution of exposures - ANS Preferred risks and poor risks are balanced, with average risks in the middle

A situation in which a person can only lose or have no change represents - ANS A Pure risk

Pure risk ...

refers to situations that can only result in a loss or no change. Pure risk is the only type insurance companies are willing to accept.

the legal definition of person would not include which of the following? - ANS family

A person is a legal entity which acts on behalf of itself, accepting legal and civil responsibility of the actions it performs and making contracts in its own name.

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Chartered Insurance Institute

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