
Fundamentals of Insurance - Chapter 1

- answer

The major function of insurance is to achieve a spread of risk. Explain what is meant by "spread of risk" - answer To share the losses of a few among the many

An analysis of the definition of insurance reveals five important points. Identify these five important points - answer - Shifting one's financial responsibility for loss to another party

- Payment made only in event of certain risk or peril
- Payment restricted to the amount required to indemnify the insured
- Insurance covers losses to which the object of insurance may be exposed
- Indemnity provided can be in form of money or thing of value

Explain "Shifting one's financial responsibility for loss to another party" - answer In exchange for money (premium), an insurance company will enter into a contract to assume financial responsibility of your loss.

Explain "Payment made only in event of certain risk or peril" - answer Payment will only be made if a named peril (such as fire, wind, or hail) occurs and is the cause of loss.

Explain "Payment restricted to the amount required to indemnify the insured" - answer People receive the actual amount of their loss, no more and no less.

Explain "Insurance covers losses to which the object of insurance may be exposed" - answer The purpose of insurance is to pay for losses which are both accidental and future.

Explain "Indemnity provided can be in form of money or thing of value" - answer Settling a claim can be done either by repairing or replacing the damaged item, OR paying money for the damaged item.

Define Risk - answer The object of insurance (such as a building)

Define Peril - answer The cause of loss (fire, wind, hail)

Module Fundamentals Of Insurance

Albert A Gayle



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