

Properties & Casualty Study Guide

Unit 1: Principles of Insurance

- **Risk and Exposure:** Risk is defined as the uncertainty of loss. Exposure refers to situations that present the possibility of loss, such as owning a house in a flood-prone area.
- **Managing Risk:** There are four primary methods:
 1. **Avoidance:** Avoiding risk entirely (e.g., not driving to avoid accidents).
 2. **Control:** Implementing measures to reduce loss frequency (e.g., installing safety equipment).
 3. **Retention:** Accepting and paying for losses out of pocket.
 4. **Transfer:** Shifting risk to another party, commonly through insurance.
- **Insurance:** It is the transfer of risk from an individual or business to an insurance company, in exchange for a premium. The insurer agrees to cover losses based on pooled resources collected from many insured parties.
- **Law of Large Numbers:** This principle allows insurance companies to predict losses and set premiums accurately by pooling a large number of similar risks.
- **Insurability Elements:**
 1. **Pure vs. Speculative Risks:** Only pure risks (possibility of loss only) are insurable. Speculative risks, which involve the possibility of gain or loss (e.g., gambling), are not insurable.
 2. **Insurable Interest:** The insured must have a financial interest in the property or person being insured.
- **Other Insurance Terms:**
 - **Peril:** The cause of loss (e.g., fire, theft).
 - **Hazard:** Anything that increases the chance of loss (e.g., faulty wiring is a physical hazard).

Unit 2: The Insurance Contract

- **Elements of a Valid Contract:**
 1. **Competent Parties:** The parties involved must be legally capable of entering into a contract (e.g., not minors, intoxicated, or mentally incapacitated).
 2. **Legal Purpose:** The contract must be for a lawful purpose (e.g., you cannot insure illegal activities).
 3. **Offer and Acceptance:** One party makes an offer, and the other accepts it. In insurance, the offer is the application, and acceptance is the issuance of the policy.

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