

## **2022 Texas Adjuster Study Guide| 367 QUESTIONS| ANSWERS ALL CORRECT**

**PERILS** Correct Answer: A CAUSE OF PROPERTY LOSSES UNDER AN INSURANCE CONTRACT EX: WINDSTORM, HURRICANE, EXPLOSION, COLLAPSE OF BUILDING, VANDALISM, ACCIDENTAL DISCHARGE, AND THEFT

**LAW OF LARGE NUMBERS** Correct Answer: A FUNDAMENTAL CONCEPT IN STATISTICS AND PROBABILITY THAT DESCRIBES HOW THE AVERAGE OF A RANDOMLY SELECTED LARGE SAMPLE FROM A POPULATION. IT BASICALLY RELIES ON THE PRINCIPLE THAT THE LARGER THE POOL, THE MORE PREDICTABLE THE AMOUNT OF LOSSES WILL BE IN A GIVEN PERIOD

**PRINCIPLE OF INDEMNITY** Correct Answer: IS AN INSURANCE PRINCIPLE STATING THAT AN INSURED MAY NOT BE COMPENSATED BY INSURANCE COMPANY IN AN AMOUNT EXCEEDING THE INSURED'S ECONOMIC LOSS.

**LIMITS OF LIABILITY** Correct Answer: THE MAXIMUM AMOUNT THAT AN INSURANCE POLICY WILL PAY. IT IS SPECIFIED ON THE POLICY DECLARATION PAGE.

**PROPERTY INSURANCE** Correct Answer: COVERAGE FOR REAL AND PERSONAL PROPERTY AGAINST LOSS OR DAMAGE FROM PERILS INSURED AGAINST.

**LOSS SETTLEMENT** Correct Answer: THE PROCESS USED TO DETERMINE THE AMOUNT OF THE LOSS

**ACTUAL CASH VALUE** Correct Answer: THE VALUE OF THE PROPERTY BASED ON THE CURRENT COST TO REPLACE IT MINUS DEPRECIATION.

**AGREED VALUE** Correct Answer: THE AMOUNT THAT THE INSURED AND INSURER AGREE UPON DURING THE TIME OF POLICY INCEPTION.

**REPLACEMENT COST** Correct Answer: THE COST ASSOCIATED WITH REPLACING PROPERTY AT CURRENT MARKET PRICES

**MARKET VALUE** Correct Answer: THE AMOUNT THAT THE PROPERTY IS WORTH IN A COMPETITIVE MARKET. THIS AMOUNT IS ACCEPTED BY THE BUYER AND SELLER.

**TORT** Correct Answer: IS A WRONG THAT INVOLVES A BREACH OF CIVIL DUTY OWED TO SOMEONE ELSE. THIS BREACH DETERMINES IF THAT PERSON IS NEGLIGENCE.

# Texas Adjuster Study Guide

**DeWitte Thompson**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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