

TEXAS GENERAL LINES- PROPERTY AND CASUALTY QUESTIONS AND ANSWERS 100% VERIFIED.

risk - correct answer. uncertainty of financial loss, pure risk and speculative risk

Pure risk - correct answer. chance of loss ONLY

Speculative risk - correct answer. chance of loss or gain (INSURANCE COVERS PURE RISK ONLY)

Open Peril - correct answer. all risk covers all perils except those specifically excluded

Hazard - correct answer. not causes of loss but are things that increase the chance of peril happening

Moral - correct answer. dishonest tendencies; tendencies towards increased risk, dishonest predisposition

Morale - correct answer. the attitude of carelessness; state of mind that causes indifference toward loss, careless attitude (wet floor&still walking)

indemnity=reimbursement - correct answer. key principle in all insurance contracts, insureds can only collect to the extent of their financial loss&cannot gain financially after a loss

elements of insurable risk - correct answer. due to chance, definite and measurable, statistically predictable, not catastrophic, randomly selected and large loss exposure

Law of large numbers - correct answer. the larger the number of people with similar exposure to loss, the more predictable actual losses will be

Casualty - correct answer. the loss of and/or damage to property and resulting liabilities

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The Top Books of the Year Texas General Lines Property Study Guide The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the captivating narratives that have charmed audiences this year. Texas General Lines Property Study Guide : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Texas General Lines Property Study Guide : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Popen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you wondering until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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