
WebCE Exam Questions with correct Answers

Indirect Loss - Answer- A secondary loss that follows from a direct loss to insured property from a covered peril.

Ex. Hotel expenses incurred by the insured while a fire-damaged home is repaired is an indirect loss that follows the direct loss of the home.

Exclusive Agency System - Answer- An insurance distribution system in which producers (agents) represent a single company.

Ex. In the exclusive agency system, insurers use independent contractors (exclusive agents) that represent only one insurance company or, in some cases, a group of insurance companies under similar management.

Five basic elements of a valid contract - Answer- 1. Offer

2. Acceptance

3. Consideration

4. Competent parties

5. Legal purpose

Ex. An applicant makes an insurance offer that results in a contract (policy) only if the offeree (insurer) accepts the offer (application). The applicant's consideration is the signed application and payment of the first premium.

Peril and Hazard - Answer- Two related general insurance terms, the first of which is the cause of a loss and the second being any condition that increases the risk or severity of a loss.

- A peril is the event that is insured against and includes fire, explosion, windstorm, theft, death.

- Hazards are classified into three categories:

moral hazard (e.g. excessive drinking, bad credit)

morale hazard (driving recklessly)

physical hazard (slippery floors, unsanitary conditions, unguarded premises)

Mutual Insurance Company - Answer- A form of insurance company owned by policyowners.

- While structured in many ways like a corporation, a mutual insurance company does not issue stock and is owned by policyowners, whose evidence of ownership is the policy. Mutual companies may distribute policy dividends (non-taxable).

Stock Insurance Company - Answer- A form of insurance company owned by stockholders who may or may not also be policyowners.

Webce Test Answers

**Gary B. Shelly, Thomas J.
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Quasney**

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