

Adjuster Pro - Insurance Adjuster Test- insurance Adjuster Test Study Guide

What is insurance?

(Ans- protection against financial loss)

what is a premium

(Ans- a scheduled amount to be paid for an insurance policy.)

What are premiums used for

(Ans- premiums are collected into a "pool" or "reserve to pay out claimants when needed.

how can insurance companies afford to pay for an individuals catastrophic loss?

(Ans- the insurer collects premiums from all policy holders and uses them to pay out the claims of a few.

what is Indemnity

(Ans- payment for damages, that is not more or less than the amount caused by the damage.

principle of indemnity

(Ans- insurance will pay no more or less than the actual financial loss suffered

indemnification may also include

(Ans-
repairs to property
reimbursement for additional living expenses
rental cars and hotels
costs directly associated with a loss

Maryland Insurance Adjuster Study Guide

Robert R. Redfield



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