

NC Property and Casualty State Exam **with verified solutions**

Insurance - correct answer ✓ - a plan of spreading the risk of possible loss over a large number of people (Law of Large Numbers)

- protects against the risk (uncertainty) of when a financial loss might occur

Speculative Risk - correct answer ✓ - when there is a chance of gain as well as a chance of loss (ex: buying a stock, gambling)

- insurance IS NOT intended to protect against this

Pure Risk - correct answer ✓ - when there is a chance of loss only

- not all pure risks are insurable

Insurable Risk - correct answer ✓ - a risk the insurance company is willing to accept

- characteristics of an insurable risk

- 1. Low probability of a loss occurring**
- 2. Less than catastrophic results**
- 3. The loss must be measurable**
- 4. The loss must be significant**
- 5. The loss must be accidental and unintended**

Nc Property And Casualty Study Guide

Lingsheng Yao



Nc Property And Casualty Study Guide:

Decoding **Nc Property And Casualty Study Guide**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Nc Property And Casualty Study Guide**," a mesmerizing literary creation penned by a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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