

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

Wenbin Ji



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