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# Fundamentals of Insurance - Practice Exam Questions With Complete Solutions Graded A+

The major function of insurance is:

- a. To reduce the cost of the losses
  - b. To share the losses of the few among the many
  - c. The safeguard the interest of mortgages
  - d. To serve as a basis of existing credit system
- Answer- b. To share the losses of the few among the many

A peril is best defined as:

- a. The chance of a loss
  - b. The occurrence of a loss
  - c. The cause of a loss
  - d. The result of a loss
- Answer- c. The cause of a loss

Indemnify means:

- a. Returning the premium of the insured
  - b. Restoring the insured's to the same financial position as they were in immediately prior to the loss
  - c. Paying the insured's the face amount of the policy
  - d. Restoring the insured's to the same financial position as they were
- Answer- b. Restoring the insured's to the same financial position as they were immediately prior to the loss

Property insurance contracts are designed to pay for loss or damage arising out of the happening of a specific event. Only the following statement regarding the events insured by property insurance contract is correct:

- a. The event must be a future event and it must be accidental
  - b. The event may happen with the co-operation of the insured
  - c. The event may happen with the intent of the insured
  - d. The event may occur accidentally or be caused deliberately by the insured
- Answer- a. The event must be must be a future event and it must be accidental

# Exam View Pro Fundamentals Of Insurance

**Gregory A. Carnes, Suzanne Youngberg**

## **Exam View Pro Fundamentals Of Insurance:**

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