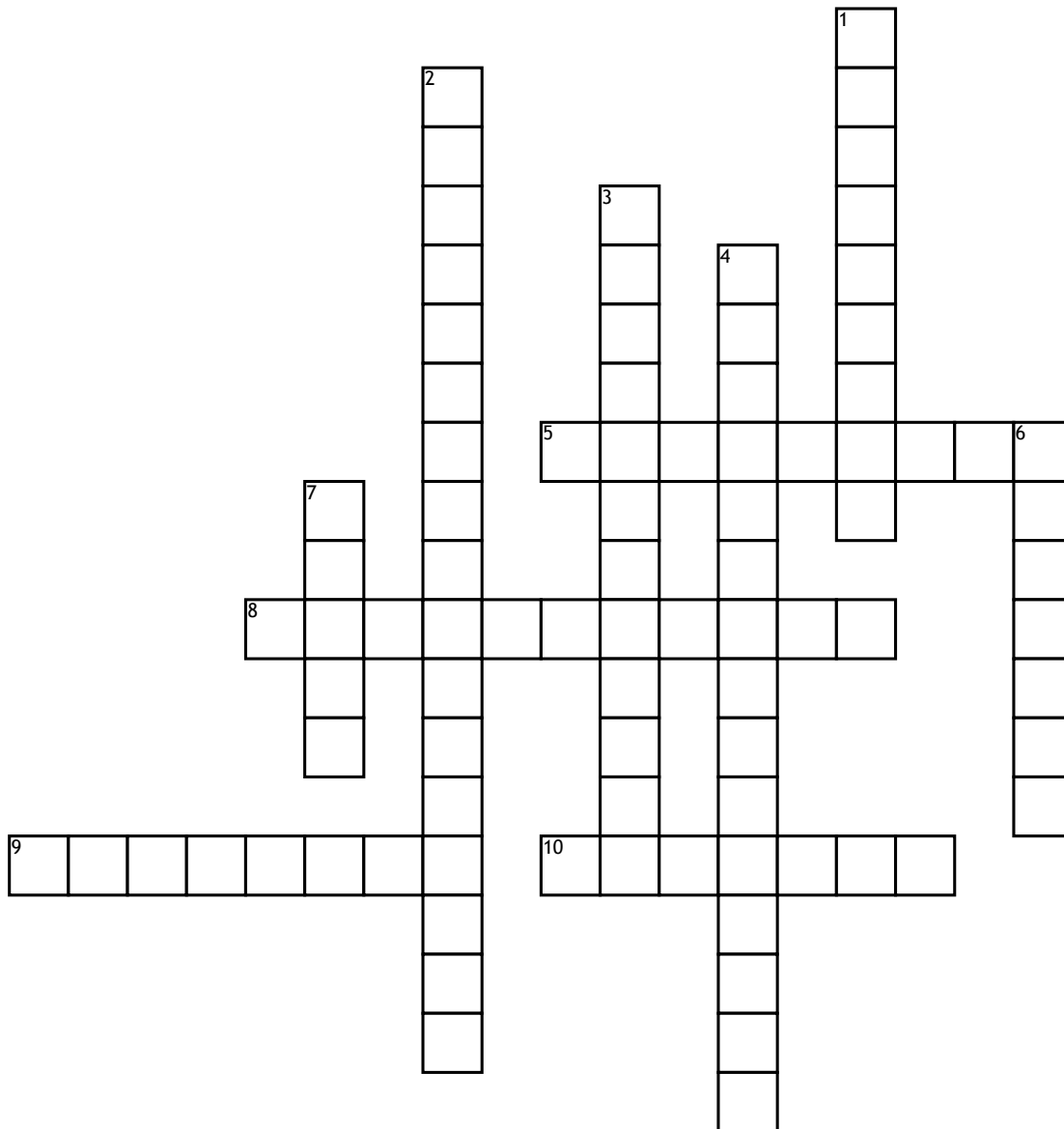


# Chapter 8 Insurance Function



## Across

5. an insurance company mathematician who compiles stats of loss, develops insurance rates, calcs dividents, and evaluates the financial standing of an insurance company
8. a transaction in which 1 insurance company obtains insurance from another to protect itself against losses it has sustained under policies it has issued
9. other largest reinsurance company
10. \_\_\_\_\_ reinsurance is the primary insurer and the reinsurer proportionally divide the losses, premiums, and expenses

## Down

1. agents have \_\_\_\_ duties of loyalty, care, and to obey instructions
2. independent contractors who represent multiple insurers
3. uses agents who only represent one insurer
4. a legal representative of the applicant for insurance
6. one of the largest reinsurance company
7. person authorized to act for another, known as the principle