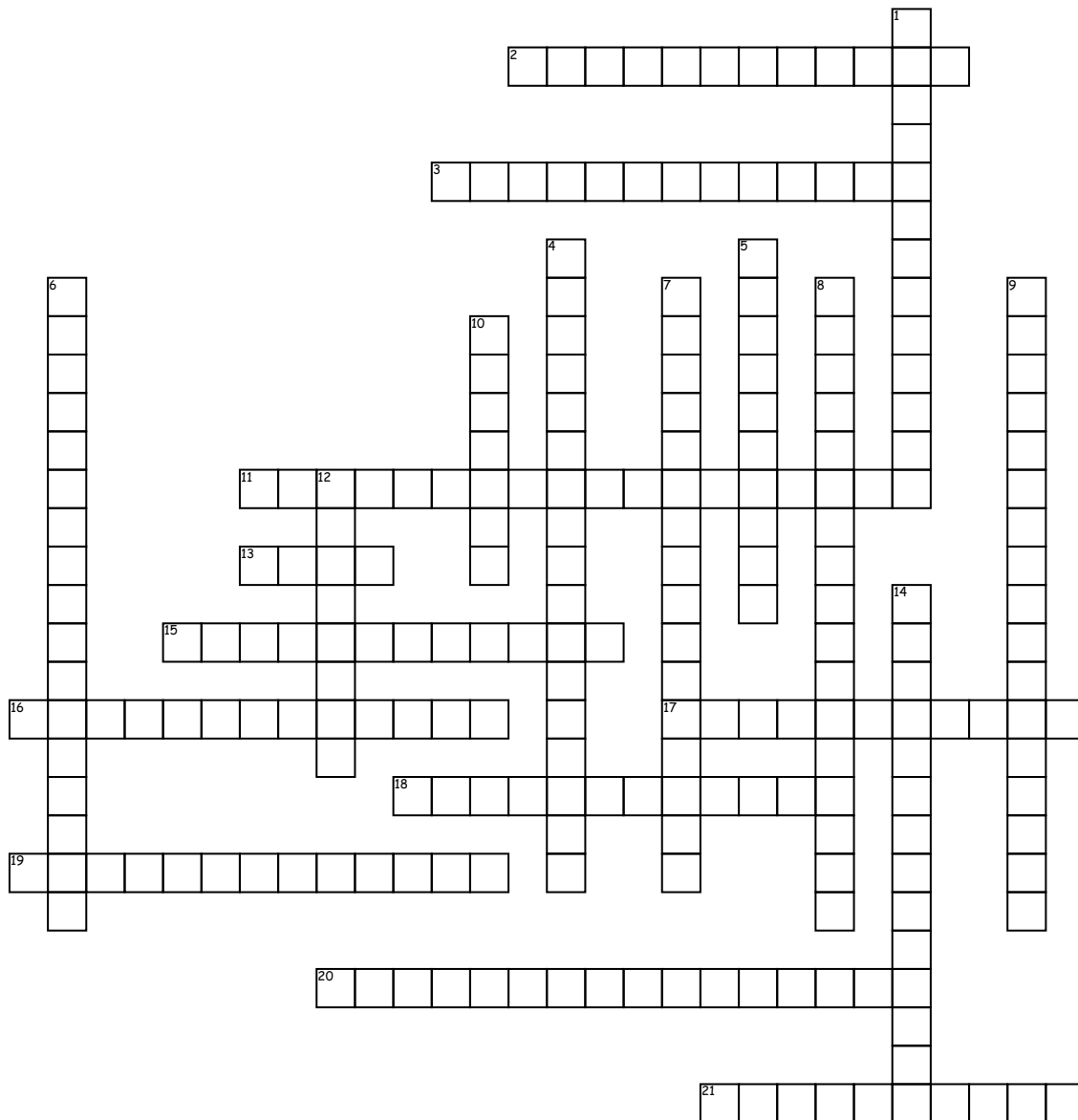


General insurance terms 1-25



Across

2. An insurer organized under the laws outside the US.

3. Insured pays premium, insurer pays claims

11. Insurer accepting the risk

13. Condition in which a chance for a loss exists.

15. The extent to which one may be affected by a peril.

16. Agent represents a group of companies having common ownership.

17. Insurers transfer risk to other insurers.

18. Rates based upon job classification

19. Determines the probability or loss and sets premium rates

20. Ins.Comp. Cover the insurable interest of the insured.

21. Filed with the insurance regulator, in use immediately.

Down

1. the insurer transferring the risk

4. Allows Seamen to make claims for injuries during deployment

5. Marketing using news, TV.. To sell insurance

6. An agency that enters into agency agreements with more than one insurer.

7. Motor carries are required to have evidence of financial responsibility.

8. Contractual agreement removing the liability of one party to another

9. Written contract is the final expression of agreement and may not be altered without both parties sigs.

10. The source of authority in which the producer must abide.

12. Insured's original age on the policy issue date.

14. Statements made on an application by applicant that are believed to be true, but not guaranteed.