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<u>Across</u>

 in which the insurance would be considered against the law
 a person or company that underwrites an insurance risk
 state or assert that something is the case

13. the extent to which something deals with or applies to something else

14. a danger or risk

15. serious and immediate danger

16. a course or principle of action adopted or proposed by a government, party, business, or individual

17. covered by insurance

<u>Down</u>

2. able to be deducted

3. An insurable risk is a risk that meets the ideal criteria for efficient insurance

4. a practice or arrangement by which a company or government agency provides a guarantee of compensation for specified loss
5. a person or group in whose name an insurance policy is held

6. the forecasting and evaluation of financial risks together with the identification of procedures to avoid or minimize their impact

8. a situation involving exposure to danger
9. the extent to which something is probable
10. An insurance premium is the amount of money that an individual or business must pay for an insurance policy.
12. the state of being responsible for something