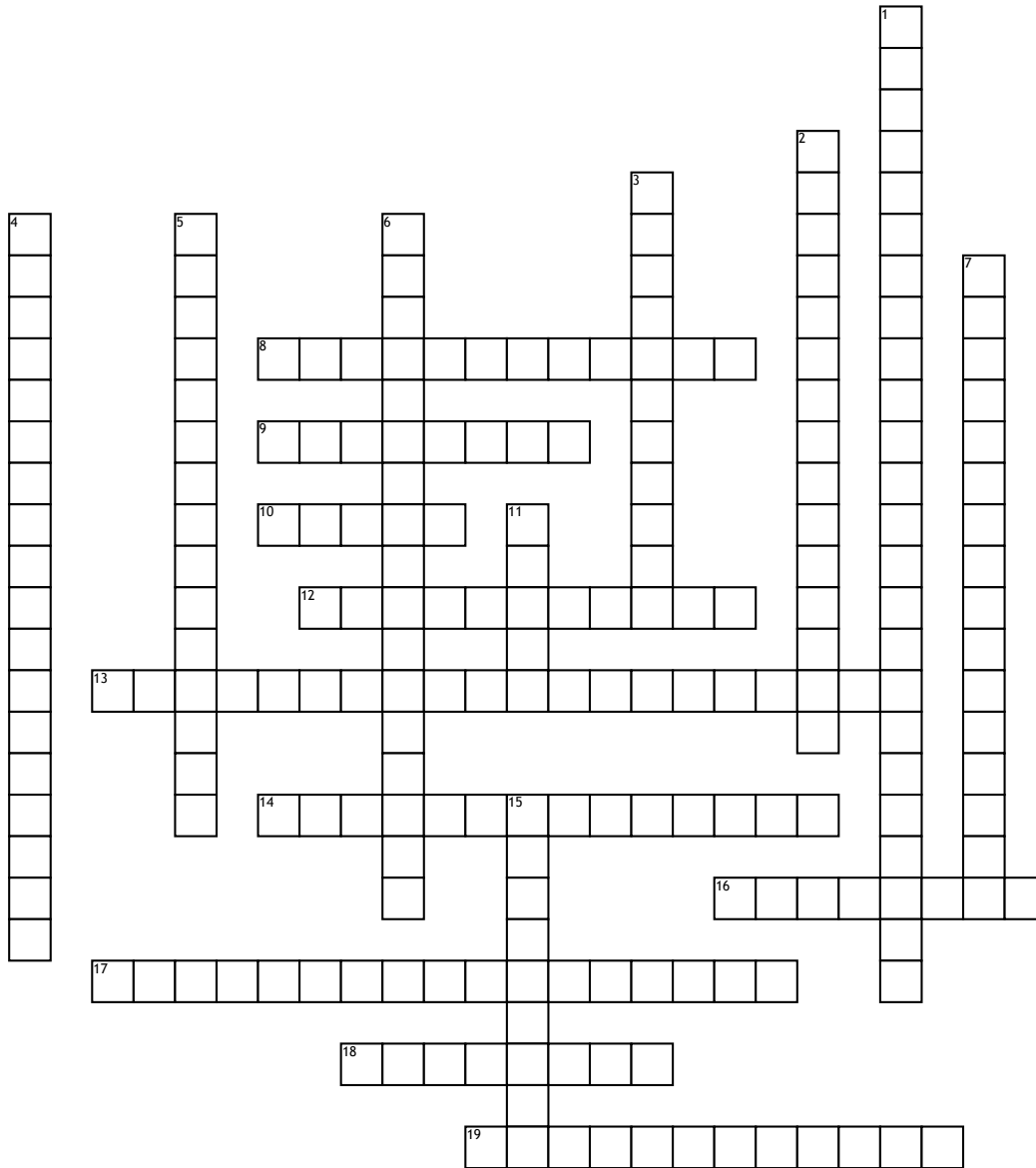


Vocabulary



Across

8. To become authorized, a Casualty company must agree to participate in _____ pool and take its turn in providing auto insurance to high risk drivers.
9. Sudden and unexpected event- occurring at a specific time and place
10. An individual appointed by an insurance company to solicit, negotiate, effect or countersign insurance contracts on its behalf.
12. Property coverages that are closely associated with and frequently sold with fire insurance
13. A structure belonging to the insured structure (such as a tool shed).
14. A type of pool policy limit found in liability policies that limits coverage to a specified total amount for all losses occurring within the policy period.

16. Represents the insurance company and acts for the company in working on agreements as to the amount of a loss and the liability of the company.
17. Liability that arises from an extremely dangerous situation- usually involving explosives.
18. Represents the insurance company and acts for the company in working on agreements as to the amount of a loss & the liability of the company.
19. An insurance company incorporated in a country other than the US

Down

1. Coverage designed to reimburse the insured for an increase in living expenses necessitated by loss to the dwelling.
2. The cost to replace a piece of property at the time of loss, less an allowance for depreciation.

3. A questionnaire that is filled out by an agent and the prospect seeking insurance.
4. Insures the individual for financial losses that may arise out of the persons responsibilities to others imposed by law or contract
5. A company that meets the state insurance departments standards and is authorized by the director to do business in the state.
6. A person, firm or corporation other than the named insured on a policy OR a lender named in a mortgage clause who is protected by the terms of the policy
7. Insurance protecting the insured from loss arising from any peril other than those specifically excluded by name.
11. Survey of financial records of the insured conducted to determine exposures, limits, ect. which are needed to calculate the premium.
15. If the insured and insurer cannot agree on the amount of loss, either may demand an...?