

AINS 101 Course Exam Study Guide With 100% Complete Solution

Pooling - Correct Answer-insureds share the cost of each other's losses

Mutual Insurer - Correct Answer-owned by policyholders and may pay dividends to policyholders as a return of a portion of premiums paid.

Formed as a corporation for the purpose of providing insurance to them

Stock Insurer - Correct Answer-An insurer that is owned by its stockholders and formed as a corporation for the purpose of earning a profit for the stockholders.

Categories of liabilities found on an insurer's financial statements (4) - Correct Answer-loss and loss expense reserves, unearned premium reserves, and other liabilities.

an insurer's balance sheet can be described as a _____ - Correct Answer-Snapshot of its financial position.

Expense Ratio Formula - Correct Answer-underwriting expenses/premiums written

combined ratio formula - Correct Answer-loss ratio + expense ratio

Loss Ratio Formula - Correct Answer-incurred losses/earned premiums

Who all can an independent agency work with - Correct Answer-whomever and however many insurers as it wants

Which one of the following statements is correct regarding the interaction between risk control and other insurer functions?
Select one:

Risk control representatives are responsible for compiling all the information required for a premium audit.

A risk control evaluation can make the difference between the applicant's being rejected or accepted by the underwriter.

Risk control representatives compile detailed data for the actuarial department to use in establishing rates.

Risk control personnel are responsible for answering any complex questions that insureds have about premium audits. - Correct Answer-A risk control evaluation can

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James L. Meriam



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