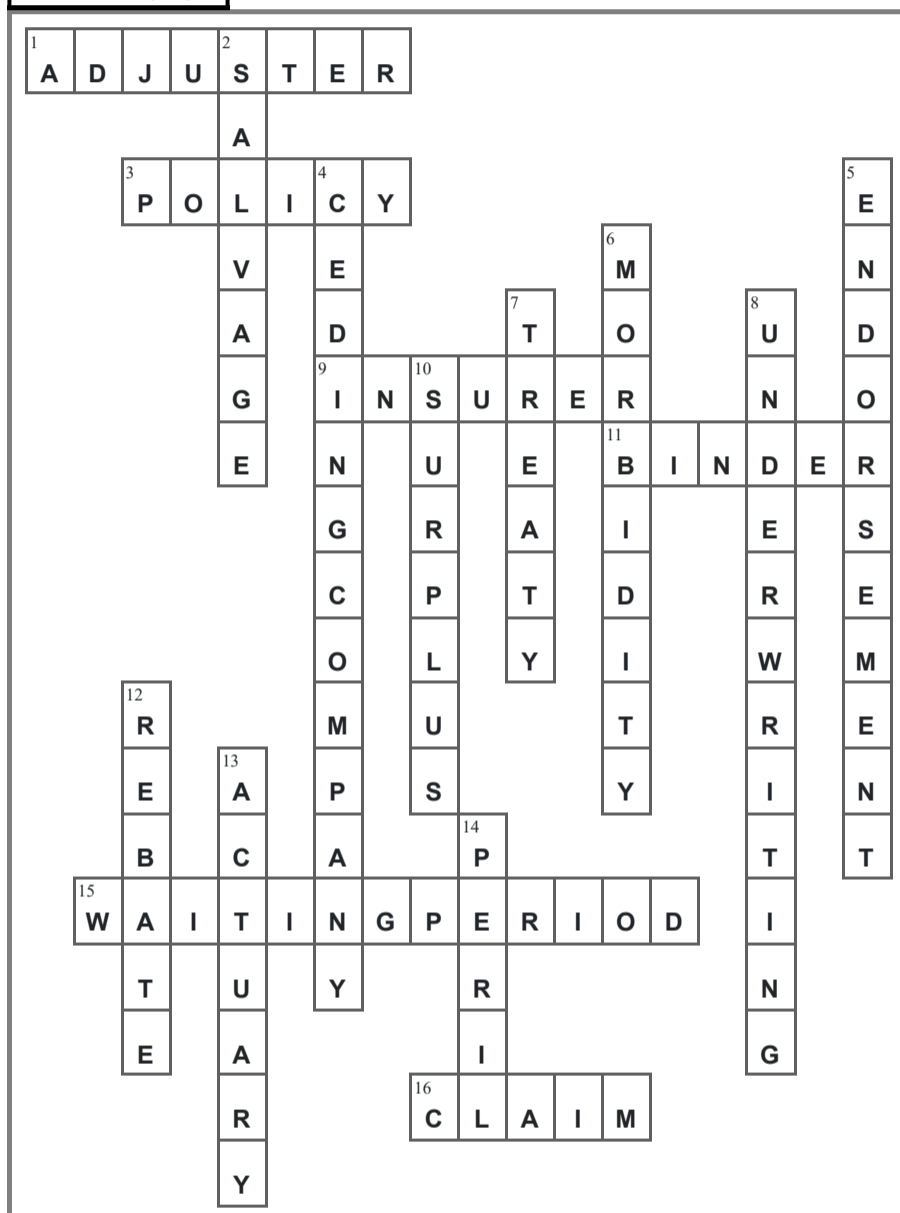




Insurance Theme 1

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Across

1. A person who investigates claims and recommends settlement options based on estimates of damage and insurance policies held.
3. The written contract of insurance.
9. The insurance company.
11. A temporary or preliminary agreement which provides coverage until a policy can be written or delivered.
15. A period of time set forth in a policy which must pass before some or all coverages begin.
16. Notice to an insurer that under the terms of a policy, a loss maybe covered.

Down

2. Value recoverable after a loss.
4. An insurance company that transfers risk by purchasing reinsurance.
5. Amendment to the policy used to add or delete coverage. Also referred to as a "rider."
6. The frequency or severity of disease or illness within a subset of the population.
7. a reinsurance agreement between the ceding company and reinsurer.
8. The process of selecting applicants for insurance and classifying them according to their degrees of insurability so that the appropriate premium rates may be charged. The process includes rejection of unacceptable risks.
10. Insurance term referring to retained earnings.
12. A refund of part or all of a premium payment.
13. Business professional who analyzes probabilities of risk and risk management including calculation of premiums, dividends and other applicable insurance industry standards.
14. The cause of a possible loss. For example, fire, theft, or hail.

