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### Concepts & Principles \_\_\_\_\_

Chapter 1 - Insurance Concepts & Principles - 4 \_\_\_\_\_ Standardized Policies Standardized policies refer to forms that have been filed by Insurance Services Office, Inc. (ISO) to the individual insurance departments for approval.

## **Chapter 1 Insurance Concepts & Principles**



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St. Louis is a firm of  
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caring and  
conscientious people.  
The kind of people you  
can depend on. We  
have a commitment to  
maintain a high  
standard of excellence  
in all that we do and to  
establish a firm  
relationship of mutual  
trust and service to  
each of our clients.

**Insurance Concepts I**

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Fine and Casual Dining.  
We work with you to ensure that the most essential coverages are written in your policy and that any additional offerings associated with your fine dining establishment are covered.

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**Insurance Programs**

..Coverage

An Excellent Resource  
on Commercial  
Insurance Products.

This book details key  
property and casualty  
concepts rarely  
discussed or found in  
print; rather they are  
often left to be  
"discovered" over time.

These important  
concepts are now  
written down for all  
insurance practitioners  
to easily access.

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## Insurance

Examples of the topics and concepts found in this...

### **Property and Casualty Insurance Concepts Simplified - The ...**

An insurance policy is a legal contract between the insurer and the insured. Although the direct advantages and related costs arising out of the existence of insurance contracts are obvious to most

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readers, there are other benefits and indirect costs generated by the existence of these contracts.

## **(PDF) Insurance Concepts - ResearchGate**

If you're new to health insurance there are seven basic concepts you must understand to avoid nasty financial surprises. If you don't understand these key

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## Insurance

### Concepts

concepts, you won't be able to choose a health plan wisely or use your health insurance effectively.

### **Understand Your Health Insurance—7 Key Concepts**

Setting goals for insurance. In this step it is important to consider what is important to you at this stage in your life. Why do different insurance policies/coverages

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## Concepts

exist? People have different needs, wants, and resources. Perhaps they NEED flood coverage for their home because of where they live.

## **Basic Insurance Concepts Flashcards | Quizlet**

A standard homeowners insurance policy includes four essential types of coverage. They include: 1, Coverage

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## Insurance

### Concepts

for the structure of the home. This part of a policy pays to repair or rebuild a home if it is damaged or destroyed by fire, hurricane, hail, lightning or other disaster listed in the policy.

### **Homeowners**

### **Insurance Basics | III**

Insurance can take the form of individual or group coverage. In individual insurance a private person buys a



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## Insurance

### Concepts

policy from an insurer. He is the policyholder (the party to the insurance contract), he pays the premium, and he (and in some cases his dependents) are insured. In group insurance a business buys a policy that covers its employees, or

## **2 Basic Concepts of Health Insurance**

\*Business overhead expense (BOE)

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## Insurance

### Concepts

insurance is a unique type of policy that is sold to small business owners who must continue to meet overhead expenses such as rent, utilities, employee salaries, installment purchases, leased equipment, etc., following a disability.

## **Ch. 9: Other Health Insurance Concepts - StudyBlue**

What Is Health Insurance? Health

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## Insurance

### Concepts

insurance is a way to pay for health care. 1 It protects you from paying the full costs of medical services when you're injured or sick. Just like car insurance or home insurance, you choose a plan and agree to pay a certain rate, or premium, each month. In return, your health insurer agrees to pay a portion of your covered medical costs.

### **What is health**

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## Concepts **insurance? | Health Insurance Basics ...**

To understand the difference between property and casualty insurance. Learn the parts of the insurance contract. ... A binder is a form of temporary insurance that is provided as evidence of coverage until the policy has been received. Once the policy is received, the binder is voided. ...

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Principles Review  
Questions 20 ...

## **Insurance Concepts & Principles Flashcards | Quizlet**

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This comprehensive  
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## Insurance

terminology of ISO's  
business income and  
extra expense forms  
and frequently used  
endorsements.

Learners discover how  
to differentiate time  
element needs from  
property coverage  
needs and which  
factors are used to  
establish adequate  
insurance limits to  
cover loss exposures.

**Insurance**  
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## Concepts **Development Books** **| Kaplan ...**

Property coverage pays for damage to, or theft of, the car.

Liability coverage pays for the policyholder's legal responsibility to others for bodily injury or property damage.

Medical coverage pays for the cost of treating injuries, rehabilitation and sometimes lost wages and funeral expenses.

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