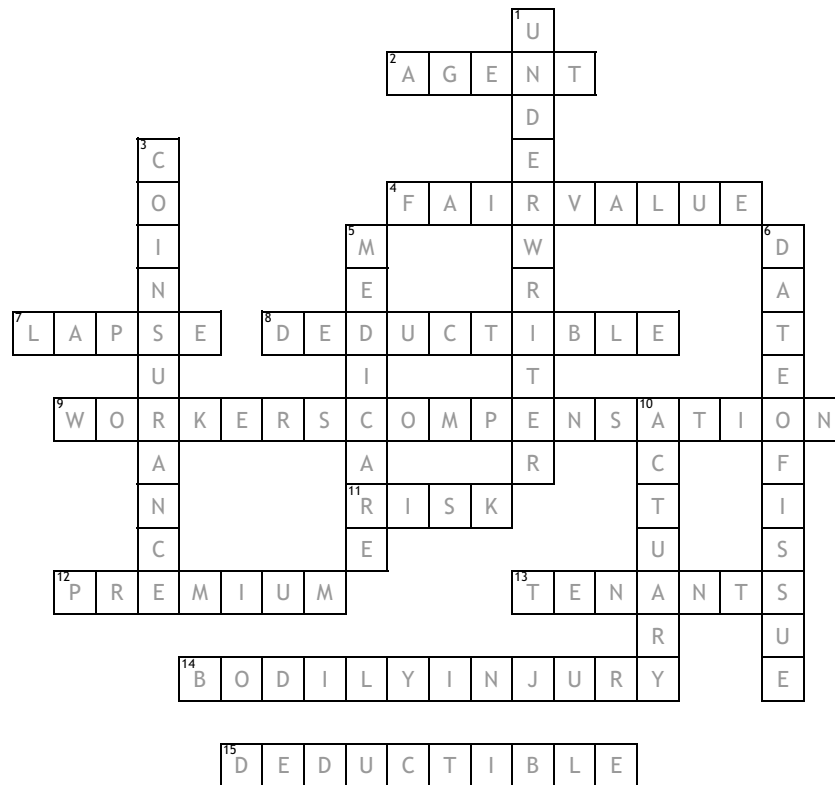


Insurance Terms



Across

- 2. Person who sells, services, or negotiates insurance policies either with a company or individually.
- 4. Amount at which an asset can be bought or sold in a transaction between willing parties.
- 7. The termination of a policy due to failure to pay the required renewal premium.
- 8. Portion of the insured loss paid by the policyholder
- 9. Insurance that will cover an employer’s liability for injuries or death to people in their employment
- 11. Uncertainty including the possibility of loss by an unexpected event for which insurance is used for.
- 12. Money charged for the insurance coverage reflecting expectation of loss.
- 13. homeowners insurance sold to tenants living in the described property.
- 14. Physical injury that can include sickness/disease to a person
- 15. The amount that has to be paid by the insured person during a calendar year before the insurer is responsible for more loss costs

Down

- 1. The person who identifies and classifies the degree of risk posed by the person trying to be insured. They determine whether or not coverage should be provided and what the rate should be
- 3. A clause in most property insurance policies to encourage policyholders to carry a good amount of insurance. If the insured person doesn’t maintain the amount specified in the clause (usually 80%), the insured person will share a higher proportion of the loss.
- 5. It is a state assistance program, to provide hospital and medical expense insurance to people over 65 years of age.
- 6. The date when an insurance company issues a policy.
- 10. Business person who analyzes the probabilities of risk/risk management.