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Principles ...

Insurance that covers liability loss exposures arising from a business organization's premisses and operations, its products, or rits completed work.

Personal liability insurance Insurance that provides liability coverage to individuals and families for bodily injury and property



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damages arising from the insured's personal premises or activities.

Chapter 1 Insurance Concepts & Principles

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Insurance Principles will help: Increase job effectiveness through an improved

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understanding of general insurance principles and concepts Shorten the on-the-job learning curve by becoming familiar with insurer operations and financial measurements

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## Principles

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that provide property-casualty insurance. Explain how insurance rates are developed. Describe the objectives of rate regulation. Explain how insurance regulators monitor insurers' financial condition and protect consumers. Explain



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how the excess and surplus lines market meets the needs of various classes of

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