

# CASE: Fundamentals of Insurance Study Guide

## 1. Insurance: What is it?

This module describes the basic concepts for understanding insurance.

- **What is Insurance?** Insurance is a contract between an insurance company and an individual or organization that specifies what will be covered by the insurance and what the company will do when an event occurs.

Insurance is a way of managing risk by spreading risk over many individuals. Insureds pay premiums, which are used to cover the losses of insureds through the risk.

Insurance is a form of risk transfer.

## 2. Types of Insurance

- **Personal Insurance:** Insurance coverage for individuals are individuals
- **Business Insurance:** Business insurance covers the property and liability of a business
- **Health Insurance:** Insurance coverage for medical expenses
- **Life Insurance:** Insurance coverage for death or disability
- **Auto Insurance:** Insurance coverage for vehicles
- **Homeowners Insurance:** Insurance coverage for homes and other property owned by individuals

## 3. Insurance for Businesses

Businesses can use insurance to protect their business from potential legal and financial consequences.

## 4. Insurance for Individuals

- **Health Insurance:** Insurance coverage for medical expenses
- **Life Insurance:** Insurance coverage for death or disability
- **Auto Insurance:** Insurance coverage for vehicles
- **Homeowners Insurance:** Insurance coverage for homes and other property owned by individuals

## 5. Insurance Companies

- **Reinsurance:** Insurance companies that provide insurance for other insurance companies
- **Insurance Premiums:** Premiums subject to certain insurance companies are required to pay insurance companies certain amounts.
- **Insurance Premiums:** Premiums subject to certain insurance companies are required to pay insurance companies certain amounts.
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web every the the terms into this equation descriptions flows to outflow from or storage in a reach of channel a lake or pond or a reservoir henderson 1966 delineated the terms as a partial v partial x prismat storage vb partial y partial scratch wedge storage and b partial y partial t rate von rise