

CPCU 500, Questions Set, Chapters 1 – 8

Study Guide 2024

Key questions in determining insurable interest - 1. What is insurable interest
2. When must insurable interest exist
3. Why require insurable interest
4. What is the legal basis of insurable interest
5. What happens when insurable interest overlap

Problems associated with maintain insurance to value - 1. The amount of insurance required to maintain insurance to value is based on the property's value at the time of loss, but the limit is chosen at the time of policy inception
2. The insured often selects the policy limits based on his best guess, not on a valid appraisal.
3. Even with an appraisal, the true insurable value at the time of loss cannot be measured exactly until the property is actually repaired or replaced
4. Values fluctuate over time

Insurance buyers can minimize those four problems by - 1. Using a professional appraiser to determine the current replacement cost value and then reappraising the property every few years
2. Adjusting the appraisal annually using indexes and/or a record of additions and deletions
3. Reviewing and revising limits periodically
4. Using appropriate coverage options such as
 Agreed value optional coverage
 Inflation guard protection
 Peak season endorsement

Approaches used in property insurance to value property - 1. actual cash value
2. replacement cost
3. agreed value approach
4. functional value

Valuation of Liability Losses are typically based on - 1. The relevant policy provisions and
2. The extent of the bodily injury and/or property damage to others

The most the insurer will pay is the lesser of - 1. The applicable policy limit
2. The compensable amount of the loss

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Wolfgang Guggemos

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