
Oklahoma Property and Casualty Insurance Exam

Risk - correct answerThe chance or uncertainty of loss.

Methods of Managing Risk - correct answer1. Avoid risk

2. Control risk

3. Retain a risk

4. Transfer a risk

Avoid Risk - correct answerNever get into a car.

Control Risk - correct answerTraining workers in the safe use of welding tools, or installing a sprinkler system in a factory.

Retain a Risk - correct answerIf any loss occurs, people will pay for it themselves.

Transfer a Risk - correct answerUse a Hold Harmless Agreement.

Hold Harmless Agreement (HHA) - correct answerA contractual agreement where one party assumes the liability of a situation and relieves the other party of responsibility.

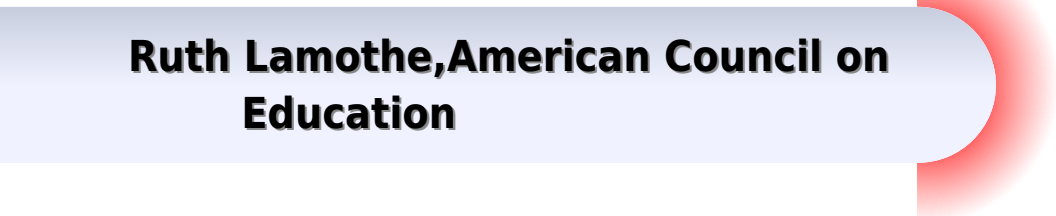
Law of Large Numbers - correct answerStates that the more examples used to develop any statistic, the more reliable the statistic will be.

Speculative Risk - correct answerRisks in which there exists both the possibility of gain and the possibility of loss. (I.e. poker game).

Insurance companies cannot be used to handle these risks.

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**Ruth Lamothe, American Council on
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 - The Rise of Digital Reading Study Guide For Oklahoma State Insurance License
 - Advantages of eBooks Over Traditional Books
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 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Study Guide For Oklahoma State Insurance License
 - User-Friendly Interface

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 - Study Guide For Oklahoma State Insurance License User Reviews and Ratings
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 - Exploring Educational eBooks
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 - Integration of Multimedia Elements
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