

## **Final Exam Question in Insurance for 2-year students**

1. Explain the concept of risk and discuss why it is important in insurance.
2. Analyze the role of uncertainty in risk and explain how it affects insurance decisions.
3. Discuss the importance of probability in understanding and managing risk.
4. Explain the idea of financial loss in insurance and why it is essential for risk evaluation.
5. Describe pure risk and explain why it is considered insurable.
6. Explain speculative risk and analyze why it is usually not covered by insurance.
7. Discuss fundamental risk and explain how it impacts large groups or society.
8. Explain particular risk and describe how it affects individuals rather than society.
9. Analyze the differences between fundamental risk and particular risk with examples.
10. Evaluate why understanding different types of risk is important for insurance companies.
11. Explain the concept of a contract of adhesion in insurance and its implications.
12. Discuss why insurance contracts are considered aleatory contracts.
13. Explain the concept of a unilateral contract and how it applies in insurance.
14. Describe a conditional contract and explain why conditions must be fulfilled before payment.
15. Analyze how the characteristics of insurance contracts influence policyholders.
16. Explain the concept of solvency and why it is essential for insurance companies.
17. Discuss how insurance companies maintain solvency through financial management.
18. Explain the concept of float and how it benefits insurance companies.
19. Analyze how insurers use premiums before claims are paid.
20. Explain underwriting profit and discuss how it is calculated.
21. Describe the purpose of declarations in an insurance policy.
22. Explain the role of the insuring agreement in an insurance contract.
23. Discuss the importance of conditions in insurance policies.
24. Explain exclusions in insurance and why they are necessary.
25. Analyze how different parts of an insurance policy work together.
26. Explain the principle of insurable interest and why it is required.
27. Discuss the importance of honesty (utmost good faith) in insurance contracts.
28. Explain the principle of indemnity and why profit is not allowed in insurance.
29. Describe subrogation and explain how it helps insurance companies recover losses.
30. Explain proximate cause and how it determines the outcome of insurance claims.
31. Explain the concept of insurance and analyze its main purpose in society.
32. Discuss how insurance transfers risk from individuals to companies.
33. Explain why insurance companies act as financial intermediaries.
34. Analyze the importance of “net premiums written” in insurance operations.
35. Explain how the size of an insurance company is measured and why it matters.
36. Discuss the three main sectors of insurance and their differences.
37. Explain the role of property/casualty insurance in protecting assets.
38. Analyze the importance of life and health insurance in financial planning.
39. Explain how health insurance systems operate in both private and public sectors.
40. Discuss the role of government-supported insurance programs in society.
41. Explain why insurance regulation is necessary and how it protects consumers.
42. Analyze the role of state insurance departments in monitoring insurers.
43. Discuss the importance of regulatory organizations in insurance markets.
44. Explain how laws influence the operation of insurance companies.

45. Analyze the balance between state and federal control in insurance regulation.
46. Discuss the challenges faced in regulating the insurance industry.
47. Explain statutory accounting principles and their importance in insurance.
48. Compare different accounting standards used in insurance companies.
49. Discuss the role of financial reporting in maintaining transparency.
50. Explain the need for global accounting standards in insurance markets.
51. Explain the role of agents in distributing insurance products.
52. Analyze the differences between captive and independent agents.
53. Discuss how technology has changed insurance distribution channels.
54. Explain the purpose of auto insurance and its key components.
55. Analyze the structure of an auto insurance policy.
56. Discuss the importance of liability coverage in auto insurance.
57. Explain medical coverage and its role in auto insurance.
58. Analyze why auto insurance is legally required in many regions.
59. Explain bodily injury liability and its financial consequences.
60. Discuss property damage liability and its impact on claims.
61. Analyze collision coverage and its practical applications.
62. Explain the concept of deductibles and their effect on policyholders.
63. Discuss how deductibles influence insurance premiums.
64. Explain comprehensive coverage and what risks it includes.
65. Analyze the importance of uninsured motorist coverage.
66. Discuss the role of underinsured motorist protection.
67. Explain homeowners insurance and its overall purpose.
68. Analyze the concept of package policies in homeowners insurance.
69. Discuss common exclusions in homeowners insurance policies.
70. Explain how flood insurance differs from standard coverage.
71. Analyze the role of earthquake insurance in risk protection.
72. Explain coverage for property structures in homeowners insurance.
73. Discuss protection for personal belongings under homeowners policies.
74. Analyze liability protection in homeowners insurance.
75. Explain additional living expenses coverage and its importance.
76. Discuss different types of homeowners insurance policies.
77. Analyze how disaster coverage is structured in homeowners insurance.
78. Explain actual cash value and how it affects claim payments.
79. Discuss replacement cost coverage and its advantages.
80. Analyze guaranteed replacement cost and its financial benefits.
81. Explain the importance of insurance for business operations.
82. Analyze property insurance coverage for businesses.
83. Discuss business interruption insurance and its impact.
84. Explain business income coverage and how it supports recovery.
85. Analyze extra expense coverage in business insurance.
86. Explain liability insurance and its importance for businesses.
87. Discuss different types of liability risks faced by companies.
88. Analyze how legal claims affect business insurance needs.
89. Explain commercial vehicle insurance and its role in business.
90. Discuss workers compensation insurance and its importance.

- 91.Explain errors and omissions insurance and its role in professional services.
- 92.Analyze employment practices liability insurance and its significance.
- 93.Discuss directors and officers liability insurance.
- 94.Explain umbrella policies and how they extend coverage.
- 95.Analyze key person insurance and its importance for businesses.
- 96.Discuss package policies designed for small businesses.
- 97.Explain commercial package policies for large companies.
- 98.Analyze insurance solutions for home-based businesses.
- 99.Discuss risk management strategies used by businesses.
100. Explain how different types of business insurance work together to reduce risk.

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