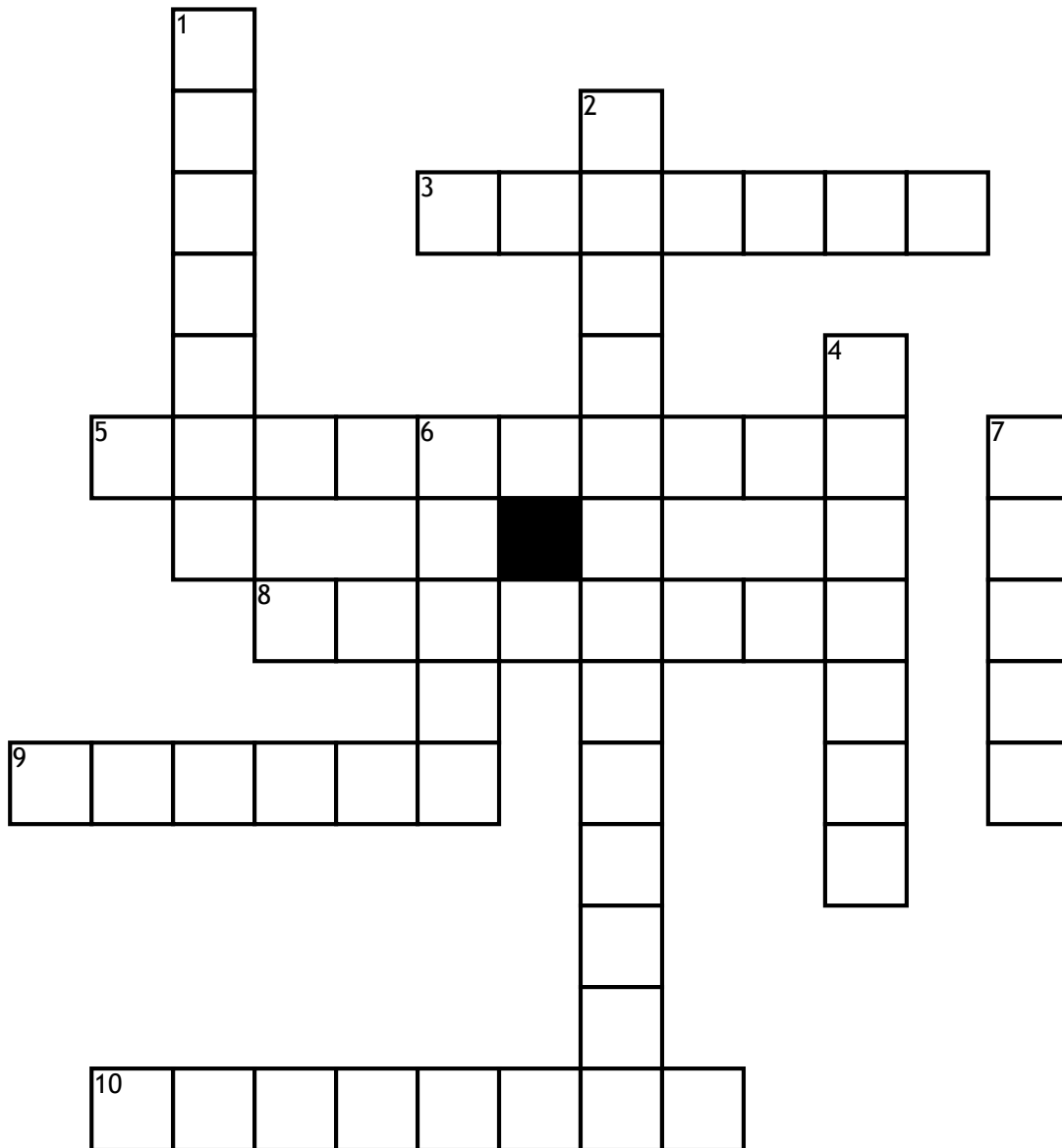


# Insurance Puzzle



## Across

3. Money charged for the insurance coverage reflecting expectation of loss.
5. Portion of the insured loss (in dollars) paid by the policy holder
8. Risk of possible loss
9. A written contract ratifying the legality of an insurance agreement.
10. A person who investigates claims and recommends settlement options based on estimates of damage and insurance policies held

## Down

1. Party(ies) covered by an insurance policy.
2. Life insurance payable only if death of insured occurs within a specified time, such as 5 or 10 years, or before a specified age
4. A portion of the premium retained to pay future claims
6. A cost sharing mechanism in group insurance plans where the insured pays a specified dollar amount of incurred medical expenses and the insurer pays the remainder.
7. Maximum value to be derived from a policy