1. How does insurance protect us against the risk of bad things happening?
   a. Avoiding risk
   b. Reducing risk
   c. Transferring risk
   d. Preventing risk

2. When choosing property insurance, it is best to opt for this type of coverage to get the most value for lost items:
   a. Actual cash value
   b. Replacement value
   c. Estimated value
   d. Projected value

3. What is the maximum life insurance provided by the government to service members through SGLI?
   a. $100,000
   b. $200,000
   c. $300,000
   d. $400,000

4. This automotive insurance pays for your legal responsibility to others for bodily injury or property damage.
   a. Liability insurance
   b. Property insurance
   c. Medical insurance
   d. Uninsured motorist insurance

5. When separating from the military, what is typically the most expensive insurance to replace?
   a. Auto insurance
   b. Renters insurance
   c. Life insurance
   d. Health insurance