

Life and Health Insurance Exam Prep 2025: Comprehensive Study Guide with Practice Questions and Answers

1. **Insurance:** transfer of risk
2. **Speculative risk:** has a possibility of both loss and gain
3. **Pure risk:** only has a possibility of loss (no gain)
4. **Exposure:** risks for which an insurance company would be liable

expressed in units

5. **Peril:** cause of a loss
6. **Hazard:** an increase in the chance of loss
7. **Moral hazard:** arise from people's character (faking a loss)
8. **Morale hazard:** state of mind or careless attitude (accidentally leaving door unlocked)
9. **Methods of handling risk:** STARR
Share, transfer, avoid, retain, reduce
10. **The law of large numbers:** the larger the group, the more accurately losses can be predicted
11. **Elements of insurable risk:** CANHAM
Calculable, affordable, non-catastrophic, homogenous, accidental, measurable
12. **Adverse selection:** tendency for higher-risk individuals to get and keep insurance
13. **Reinsurance:** an insurance company (ceding) pays another insurance company (reinsurer) to assume some risk in the event of a catastrophic loss
14. **Facultative reinsurance:** reinsurer evaluates each risk before allowing the transfer
15. **Treaty reinsurance:** reinsurer accepts all risk of a certain type from the ceding company
16. **Stock insurer:** insurance company owned by shareholders who chose the board of directors

taxable dividends can be paid from profits

issues non-participating (non-par) policies

17. **Mutual insurer:** no shareholders, rather policyowners who chose the board of directors

nontaxable dividends can be paid from profits (return of excess premium)

Life Insurance Exam Study Guide

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Life Insurance Exam Prep J. Davis,2021-04-29 The complete guide to passing your Life Insurance exam the very first time This manual is filled with all the vocabulary words you need to know Comes with additional previous state issued tests and answers This manual has been used by thousands of people now turned agents Life Insurance Guide Annuities Great for any individual or company Life and Health Insurance License Exam Cram Bisys Educational Services,2004 If you are studying for your life and health insurance licensing exam we have the ultimate study tool for you Life and Health Insurance License Exam Cram is a great resource to help you learn the concepts laws rate calculations and state and federal regulations that will be covered on the exam No matter where you are taking your exam or which area you need to focus on during your studying Life and Health Insurance License Exam Cram is your smartest way to get certified **Virginia Life and Health Insurance License Exam Prep** Leland Chant,2021-08-28 Have you decided to obtain a Life and Health license in Virginia The state exam won t be easy and passing on the first attempt can be hard That s where choosing the right study materials becomes crucial Updated for 2022 you ll learn The Life Annuities and Health Insurance concepts found on the exam The Virginia State Laws relevant to Life Annuities and Health Insurance And so much more The study guide includes 3 complete practice exams 450 questions with fully explained answers Buy with confidence Our highly rated study guides have helped thousands of Texans Californians Floridians and New Yorkers launch successful careers in insurance Are you ready to pass on the first try You ll make great use of this comprehensive resource because it s easy to follow and will teach you only what you need to know for the Virginia Life and Health exam Get it now Coming soon Virginia Property and Casualty Insurance License Exam Prep *Life & Health Exam Secrets Study Guide* ,2020 Mometrix Test Preparation s Life and Health Insurance Study Guide Life and Health Insurance License Exam Secrets is the ideal prep solution for anyone who wants to pass their Life and Health Insurance Exam The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes Practice test questions with detailed answer explanations Tips and strategies to help you get your best test performance A complete review of all Life and Health test sections The Mometrix guide is filled with the critical information you will need in order to do well on your Life and Health exam the concepts procedures principles and vocabulary that the state licensing boards expects you to have mastered before sitting for your exam Adapted from Amazon **(2020 Edition) Florida Life, Accident and Health Insurance Agent License Exam Study Guide with 3 Complete Practice Exams** Leland Chant,2020-01-04 Due to the overwhelmingly positive reviews for ASIN B071CNHYWD Texas Life Accident Health Insurance Agent Broker Exam Prep we have introduced a Florida specific resource for anyone preparing for their Life and Health Insurance license certification exam Individual states may formally refer to these lines of authority and the state exams as Life and Accident Health Life Annuities Accident Health or Sickness Life and Disability or similar All the content in this resource was created exclusively for you to pass your Florida state licensing exam The 2020

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