

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)

Insurance Study Guide

Peipei Pang



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Whispering the Strategies of Language: An Mental Journey through **Insurance Study Guide**

In a digitally-driven earth where displays reign supreme and quick communication drowns out the subtleties of language, the profound strategies and emotional nuances concealed within phrases often get unheard. Yet, nestled within the pages of **Insurance Study Guide** a captivating literary prize pulsating with organic feelings, lies a fantastic quest waiting to be undertaken. Written by a skilled wordsmith, that marvelous opus encourages viewers on an introspective trip, gently unraveling the veiled truths and profound affect resonating within the very cloth of every word. Within the mental depths of the moving evaluation, we shall embark upon a honest exploration of the book is key subjects, dissect their captivating publishing type, and succumb to the effective resonance it evokes serious within the recesses of readers hearts.

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