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## Alabama Life & Health Insurance Exam, Complete Verified Solution 2023/2024 | 100%

Which of the following would be considered a speculative risk?

The possibility the painting you bought might be a long-lost masterpiece

A speculative risk is one in which there is a chance for either loss or gain. Example: Gambling, Casino's, Lottery, etc. All of the other choices describe pure risk, where there is no chance of gain, only a chance of loss exists.

Which is the proper term for a company owned by its policy owners?

A mutual insurance company

A producer who is acting as an agent is representing:

Always the insurer

All of the following are elements of a contract, except:

Authority

All enforceable contracts must include these characteristics: offer and acceptance (agreement), considerations, competent parties, and legal purpose. Authority is not considered one of the elements of a legal contract.

Each of the following would be an element in the definition of fraud, except:

An individual warrants a fact stated on the application

A warranted fact is one guaranteed to be true. Although no statement on an application is regarded as warranty, no fraud is involved if a statement is guaranteed to be true.

**Examples of Fraud**

Intentional material misrepresentation with the intent of causing injury to another party

Withholding of known material facts

A false statement on the application that is material to the acceptance of the risk

A company that is licensed to sell insurance in a particular state is:

An authorized Company

In order to be valid, a contract must be between individuals considered legally able to enter into an agreement. This principle is known as:

Competent parties

An insurance contract is an aleatory contract. This means:

Equal value is not given by both parties to the contract

Aleatory: contract of unequal values exchanged

The \_\_\_\_\_ market is a private source of coverage of last resort for individuals or businesses that have been rejected by voluntary market insurers.

Residual

To address adverse selection what can an insurer legally do?

# Life Health Insurance Study Manual Alabama

**Ian Pickup**



**Life Health Insurance Study Manual Alabama:**

## Unveiling the Energy of Verbal Beauty: An Psychological Sojourn through **Life Health Insurance Study Manual Alabama**

In a global inundated with displays and the cacophony of immediate conversation, the profound power and psychological resonance of verbal art often fade into obscurity, eclipsed by the constant assault of sound and distractions. Yet, situated within the lyrical pages of **Life Health Insurance Study Manual Alabama**, a interesting function of fictional elegance that impulses with fresh emotions, lies an unique trip waiting to be embarked upon. Penned with a virtuoso wordsmith, that magical opus manuals viewers on a mental odyssey, softly revealing the latent possible and profound affect embedded within the complicated web of language. Within the heart-wrenching expanse of the evocative examination, we can embark upon an introspective exploration of the book is key styles, dissect its charming publishing style, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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