

## 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 Exam Study Guide

**RM Cervero**



## **Insurance Exam Study Guide:**

This book delves into Insurance Exam Study Guide. Insurance Exam Study Guide is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Insurance Exam Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Insurance Exam Study Guide
- Chapter 2: Essential Elements of Insurance Exam Study Guide
- Chapter 3: Insurance Exam Study Guide in Everyday Life
- Chapter 4: Insurance Exam Study Guide in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Insurance Exam Study Guide. The first chapter will explore what Insurance Exam Study Guide is, why Insurance Exam Study Guide is vital, and how to effectively learn about Insurance Exam Study Guide.

3. In chapter 2, the author will delve into the foundational concepts of Insurance Exam Study Guide. The second chapter will elucidate the essential principles that must be understood to grasp Insurance Exam Study Guide in its entirety.

4. In chapter 3, this book will examine the practical applications of Insurance Exam Study Guide in daily life. The third chapter will showcase real-world examples of how Insurance Exam Study Guide can be effectively utilized in everyday scenarios.

5. In chapter 4, the author will scrutinize the relevance of Insurance Exam Study Guide in specific contexts. This chapter will explore how Insurance Exam Study Guide is applied in specialized fields, such as education, business, and technology.

6. In chapter 5, the author will draw a conclusion about Insurance Exam Study Guide. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Insurance Exam Study Guide.

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