

## 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

**David Baud**



## **Insurance Exam Study Guide:**

## The Enigmatic Realm of **Insurance Exam Study Guide**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing lacking extraordinary. Within the captivating pages of **Insurance Exam Study Guide** a literary masterpiece penned by a renowned author, readers set about a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of people who partake in its reading experience.

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