

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

Yan Bai



Insurance Exam Study Guide:

Adopting the Melody of Expression: An Psychological Symphony within **Insurance Exam Study Guide**

In a world taken by monitors and the ceaseless chatter of fast transmission, the melodic elegance and emotional symphony created by the written term often disappear into the back ground, eclipsed by the persistent sound and disturbances that permeate our lives. However, nestled within the pages of **Insurance Exam Study Guide** a stunning fictional value overflowing with natural emotions, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, this interesting masterpiece conducts readers on an emotional trip, skillfully unraveling the concealed tunes and profound influence resonating within each cautiously constructed phrase. Within the depths of this emotional assessment, we can investigate the book is central harmonies, analyze their enthralling publishing fashion, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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