

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

Leland Chant



Insurance Exam Study Guide:

Whispering the Techniques of Language: An Emotional Journey through **Insurance Exam Study Guide**

In a digitally-driven earth wherever screens reign supreme and quick transmission drowns out the subtleties of language, the profound techniques and mental nuances hidden within phrases usually go unheard. However, situated within the pages of **Insurance Exam Study Guide** a charming fictional value pulsing with fresh thoughts, lies an exceptional journey waiting to be undertaken. Written by an experienced wordsmith, that marvelous opus attracts viewers on an introspective trip, lightly unraveling the veiled truths and profound influence resonating within the fabric of each word. Within the emotional depths with this moving evaluation, we shall embark upon a heartfelt exploration of the book's primary styles, dissect its captivating writing design, and fail to the effective resonance it evokes strong within the recesses of readers' hearts.

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