

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)

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Whispering the Strategies of Language: An Mental Quest through **Insurance Exam Study Guide**

In a digitally-driven world where monitors reign great and instant connection drowns out the subtleties of language, the profound secrets and psychological subtleties concealed within phrases frequently go unheard. Yet, nestled within the pages of **Insurance Exam Study Guide** a interesting fictional treasure pulsating with raw emotions, lies an exceptional quest waiting to be undertaken. Published by a skilled wordsmith, this charming opus attracts readers on an introspective journey, softly unraveling the veiled truths and profound impact resonating within the very material of each word. Within the psychological depths of this touching review, we can embark upon a genuine exploration of the book is primary styles, dissect its fascinating writing fashion, and yield to the strong resonance it evokes strong within the recesses of readers hearts.

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