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# Florida 2-15 Insurance License Exam Study Guide

**Hazard** - ANSWER -Any factor that gives rise to a peril.

**Peril** - ANSWER -Specific event causing loss and giving rise to risk. (Fire is a peril to a burning building)

**Risk Pooling** - ANSWER -Basic principle of insurance whereby a large number contribute to cover the losses of a few. The risk is transferred from an individual to a group.

**Physical Hazard** - ANSWER -Individual characteristics that increase the chance of peril. (Blindness or deafness)

**Moral Hazard** - ANSWER -Tendencies that people may have that increase risk and the chance of loss. (Alcohol and drugs)

**Morale Hazard** - ANSWER -Individual tendencies that arise from an attitude or state of mind causing indifference to loss. (Driving reckless with no fear of death)

**Risk Avoidance** - ANSWER -Avoiding as many risks as possible. (Never flying, never driving, never investing)

**Risk Reduction** - ANSWER -Taking actions to reduce risk. (Installing a smoke alarm)

**Risk Retention** - ANSWER -Accepting the risk and confronting it if and when it occurs. (Self-insurance)

**Risk Transfer** - ANSWER -The practice of passing on the risk in question to another entity, such as an insurance company.

**Adverse Selection** - ANSWER -Less favorable insurance risks (people in poor health) to seek or continue insurance to a greater extent than other risks.

**Multi-line insurers** - ANSWER -Companies that write more than one line of insurance.

**Stock Insurance Company** - ANSWER -A private insurance company owned and controlled by a group of stockholders whose investment in the company provides the safety margin necessary in issuance of guaranteed, fixed premium, nonparticipation policies. Purpose is making profit for stockholders.

# Florida Insurance License Study Guide

**M Lipman**



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web the marketing communications mix also called the promotion mix consists of four major tools advertising personal selling sales promotion and public relations each tool has its own unique characteristics and costs

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web in a push strategy the promotional mix would consist of trade advertising and sales calls while the advertising media would normally be weighted towards trade magazines exhibitions and trade shows while a pull strategy would make more extensive use consumer oriented advertising and sales promotions while the media mix would be

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web marketing implementation companies have typically hired different agencies to help in the development of advertising sales promotion and publicity ideas however this often results in a lack of coordination between elements of the promotion mix when components of the mix are not all in harmony a confusing message may be sent to consumers

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