

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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Property and Casualty Insurance License Exam Study Guide Property and Casualty Exam Prep Team, Trivium Test Prep, 2016-08-08 Think all Property Property Casualty Insurance questions are included so that you can know without a doubt that you are prepared Our study guide is streamlined and concept driven so you get better results through more effective study time Why spend days or even weeks reading through meaningless junk trying to sort out the helpful information from the fluff We give you everything you need to know in a concise comprehensive and effective package [Life Insurance Exam](#)

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Table of Contents Exam Guide Insurance Study

1. Understanding the eBook Exam Guide Insurance Study
 - The Rise of Digital Reading Exam Guide Insurance Study
 - Advantages of eBooks Over Traditional Books
2. Identifying Exam Guide Insurance Study
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Exam Guide Insurance Study
 - User-Friendly Interface
4. Exploring eBook Recommendations from Exam Guide Insurance Study
 - Personalized Recommendations
 - Exam Guide Insurance Study User Reviews and Ratings
 - Exam Guide Insurance Study and Bestseller Lists
5. Accessing Exam Guide Insurance Study Free and Paid eBooks
 - Exam Guide Insurance Study Public Domain eBooks
 - Exam Guide Insurance Study eBook Subscription Services
 - Exam Guide Insurance Study Budget-Friendly Options

6. Navigating Exam Guide Insurance Study eBook Formats
 - ePub, PDF, MOBI, and More
 - Exam Guide Insurance Study Compatibility with Devices
 - Exam Guide Insurance Study Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Exam Guide Insurance Study
 - Highlighting and Note-Taking Exam Guide Insurance Study
 - Interactive Elements Exam Guide Insurance Study
8. Staying Engaged with Exam Guide Insurance Study
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Exam Guide Insurance Study
9. Balancing eBooks and Physical Books Exam Guide Insurance Study
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Exam Guide Insurance Study
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Exam Guide Insurance Study
 - Setting Reading Goals Exam Guide Insurance Study
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Exam Guide Insurance Study
 - Fact-Checking eBook Content of Exam Guide Insurance Study
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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