

## 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)

# Exam Guide Insurance Study

**Ying-Ying Zheng**



## **Exam Guide Insurance Study:**

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*Prep* J. Davis, 2021-04-29 The complete guide to passing your Life Insurance exam the very first time This manual is filled with all the vocabulary words you need to know Comes with additional previous state issued tests and answers This manual has been used by thousands of people now turned agents Life Insurance Guide Annuities Great for any individual or company

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Property and Casualty Insurance License Exam Prep Team, 2017-10-16

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Weston,2024 ALL IN ONE Life and Health insurance license exam study guide This book includes a study section for all the material covering both life and health insurance sections and in the second half includes 760 real practice test questions with answer explanations to get you ready for exam day **Life and Health Insurance Study Guide** ,2020 Mometrix Test Preparation s Life and Health Insurance Study Guide Life and Health Insurance License Exam Secrets is the ideal prep solution for anyone who wants to pass their Life and Health Insurance Exam The exam is extremely challenging and thorough test preparation is essential for success Our study guide includes Practice test questions with detailed answer explanations Tips and strategies to help you get your best test performance A complete review of all Life and Health test sections

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