

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

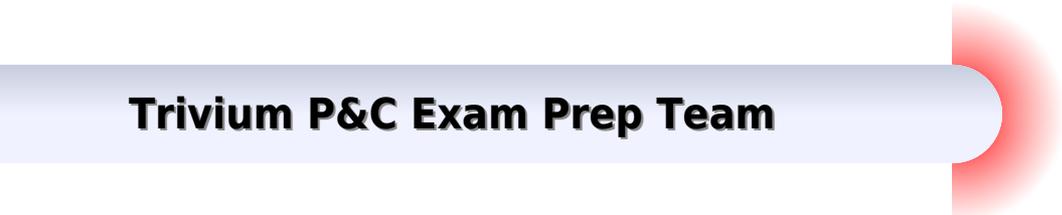
issues non-participating (non-par) policies

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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Table of Contents Insurance Exam Study Guide

1. Understanding the eBook Insurance Exam Study Guide
 - The Rise of Digital Reading Insurance Exam Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Insurance Exam Study Guide
 - 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 Insurance Exam Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Insurance Exam Study Guide
 - Personalized Recommendations
 - Insurance Exam Study Guide User Reviews and Ratings
 - Insurance Exam Study Guide and Bestseller Lists
5. Accessing Insurance Exam Study Guide Free and Paid eBooks
 - Insurance Exam Study Guide Public Domain eBooks
 - Insurance Exam Study Guide eBook Subscription Services
 - Insurance Exam Study Guide Budget-Friendly Options

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