

Insurance License Study Guide/Notes

Katherine Hsu

I. General Insurance (31%)

A. Basic Principles

Insurance – contract by which one undertakes to indemnify another against loss, damage, or liability arising from a contingent event

Transfers risk from individual to a group

Risk – uncertainty about loss

Types of Risk:

Pure risk – involves loss/no loss; no possible gain/profit, i.e. you wreck car or not

–only type insurance companies will accept

Speculative risk – possible opportunity for loss/gain, i.e. lotto, real estate investment (don't use insurance to make a profit)

Risk Management Strategies: *Sharing*, *Transfer*, *Avoidance* (not participating), *Reduce* (ie sprinklers), *Retain* (self-insuring, has money to cover)

Peril – cause of a loss

Open peril – Special form/policy

Named peril – requires peril causing loss to be named in policy for insurer to pay the claim

Hazard – anything that increases the chance/likelihood of something occurring but does not actually cause the damage

Types:

1. Moral hazard – client is a liar
2. Morale hazard – state of mind, human carelessness
3. Physical hazard
4. Legal hazard – chance something ends up in court

Law of Large Numbers – more reliable w/ more numbers

Loss = reduction in quantity/value of something

Loss exposure – possibility of a loss

- Type of value exposed to loss
- Peril that caused loss
- Extent of potential financial consequences

Underwriting – selecting and classifying risk by reviewing applications for insurance

B. Contract Law

Legal agreements = contracts

Torts = wrongful acts except for crime, contract breaches

Pa Insurance License Manual

Huangqi Zhang

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

Pa Insurance License Manual:

This book delves into Pa Insurance License Manual. Pa Insurance License Manual is a crucial topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Pa Insurance License Manual, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Pa Insurance License Manual
- Chapter 2: Essential Elements of Pa Insurance License Manual
- Chapter 3: Pa Insurance License Manual in Everyday Life
- Chapter 4: Pa Insurance License Manual in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Pa Insurance License Manual. The first chapter will explore what Pa Insurance License Manual is, why Pa Insurance License Manual is vital, and how to effectively learn about Pa Insurance License Manual.
3. In chapter 2, this book will delve into the foundational concepts of Pa Insurance License Manual. The second chapter will elucidate the essential principles that must be understood to grasp Pa Insurance License Manual in its entirety.
4. In chapter 3, this book will examine the practical applications of Pa Insurance License Manual in daily life. This chapter will showcase real-world examples of how Pa Insurance License Manual can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Pa Insurance License Manual in specific contexts. The fourth chapter will explore how Pa Insurance License Manual is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Pa Insurance License Manual. This chapter will summarize the key points that have been discussed throughout the book.

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