

# Insurance License Study Guide/Notes

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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

# Michigan Limited Lines Insurance Study Guide

**Liyong Dong**



## Michigan Limited Lines Insurance Study Guide:

**The Insurance Industry: Surplus lines insurance. pt. 12. High-risk automobile insurance. pt. 13-14.**

**Automobile liability insurance** United States. Congress. Senate. Committee on the Judiciary,1959 Index to Legal Periodicals & Books ,2006 **Michigan's Oil & Gas News** ,1994 Nondiscrimination Rules Applicable to Employee Benefit Plans Under Section 89 of the Internal Revenue Code United States. Congress. House. Committee on Ways and Means,1989 **The Michigan Bar Journal** ,1994 **Monthly Catalog of United States Government Publications** ,1987 *Market World and Chronicle* ,1921 *Marketing Information Guide* ,1957 Catalog of Copyright Entries. Third Series Library of Congress. Copyright Office,1972 Michigan Manufacturer and Financial Record ,1919 Monthly Catalogue, United States Public Documents ,1987-03 **Michigan Surplus Lines Insurance License Exam Review Questions and Answers 2016/17 Edition** Examreview,2015-12-20 We create these self practice test questions module with 150 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance business plus surplus lines specific regulations the primary focus of the exam is on surplus lines specific rules but knowledge on the principles and concepts of insurance are also necessary in order to truly comprehend the relevant disciplines Each question comes with an answer and a short explanation which aids you in seeking further study information For purpose of exam readiness drilling this product includes questions that have varying numbers of choices Some have 2 while some have 5 or 6 We want to make sure these questions are tough enough to really test your readiness and draw your focus to the weak areas You should use this product together with other study resources for the best possible exam prep coverage *Spectator [Philadelphia]. An American Review of Insurance* ,1907 **Michigan Farmer and State Journal of Agriculture** ,1922 **Rough Notes** ,1899 A journal devoted to insurance and the industries *The Eastern Underwriter* ,1913 The Indicator William H. Burr, Frank H. Leavenworth, John J. Oliver, 1908 The Insurance Industry United States. Congress. Senate. Committee on the Judiciary, 1960 *The Insurance Industry* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly, 1958 **Economic World** Arthur Richmond Marsh, 1921

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