

# 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

**M Tight**



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

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## **Table of Contents Michigan Limited Lines Insurance Study Guide**

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

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