

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

RJ Alexander



Pa Insurance License Manual:

Whispering the Secrets of Language: An Psychological Journey through **Pa Insurance License Manual**

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Table of Contents Pa Insurance License Manual

1. Understanding the eBook Pa Insurance License Manual
 - The Rise of Digital Reading Pa Insurance License Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Pa Insurance License Manual
 - 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 Pa Insurance License Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Pa Insurance License Manual

- Personalized Recommendations
- Pa Insurance License Manual User Reviews and Ratings
- Pa Insurance License Manual and Bestseller Lists
- 5. Accessing Pa Insurance License Manual Free and Paid eBooks
 - Pa Insurance License Manual Public Domain eBooks
 - Pa Insurance License Manual eBook Subscription Services
 - Pa Insurance License Manual Budget-Friendly Options
- 6. Navigating Pa Insurance License Manual eBook Formats
 - ePub, PDF, MOBI, and More
 - Pa Insurance License Manual Compatibility with Devices
 - Pa Insurance License Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Pa Insurance License Manual
 - Highlighting and Note-Taking Pa Insurance License Manual
 - Interactive Elements Pa Insurance License Manual
- 8. Staying Engaged with Pa Insurance License Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Pa Insurance License Manual
- 9. Balancing eBooks and Physical Books Pa Insurance License Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Pa Insurance License Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Pa Insurance License Manual
 - Setting Reading Goals Pa Insurance License Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Pa Insurance License Manual

- Fact-Checking eBook Content of Pa Insurance License Manual
- 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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