

# 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

# Pa Insurance License Manual

**L Cohen**



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