

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

Michigan Limited Lines Insurance Study Guide

**United States. Congress. Senate.
Committee on the Judiciary**



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

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