

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

Ying-Ying Zheng



Pa Insurance License Manual:

Smull's Legislative Hand Book and Manual of the State of Pennsylvania John Augustus Smull, William P. Smull, Thomas Baumgardner Cochran, W. Harry Baker, 1908 **Smull's Legislative Hand Book and Manual of the State of Pennsylvania** ,1922 **The Pennsylvania Manual** ,1918 *The Pennsylvania State Book and People's Manual* John McMurray, 1879 *Pennsylvania State Manual* Pennsylvania, 1925 **Pennsylvania State Manual** ,1918 **The Insurance Year Book** ,1921 **Best's Insurance Reports** ,1920 The Spectator Insurance Year Book ,1920

Pennsylvania Life Insurance Producer License Exam Review Questions & Answers 2016/17 Edition

Examreview, 2016 We create these self practice test questions module with 220 questions referencing both the principles concepts as well as some state specific information currently valid in the corresponding insurance trade 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 **The Insurance**

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The Insurance Field, 1906 Vols for 1910-56 include
convention proceedings of various insurance organizations **The Spectator Insurance Year Book**, 1949

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