

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

Michael Brown



Michigan Limited Lines Insurance Study Guide:

Decoding **Michigan Limited Lines Insurance Study Guide**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Michigan Limited Lines Insurance Study Guide**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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