

# 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:** *S(haring)*, *T(ransfer)*, *A(avoidance)* (not participating), *R(educer)* (ie sprinkler), *R(etain)* (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 – cheat 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

# A P License Study Guide

**James Kyle, Ken W. Sessions**



## **A P License Study Guide:**

**Plumber's Licensing Study Guide, Third Edition** Michael Frankel, R. Dodge Woodson, 2012-10-08 Ace the Journeyman and Master Plumbing Exams Featuring more than 400 practice questions and answers Plumber's Licensing Study Guide Third Edition provides everything you need to prepare for and pass the Journeyman and Master Plumber's licensing exams on the first try This practical up to date resource is filled with study tips detailed illustrations calculations conversion tables and troubleshooting points Both metric and U S units are included throughout Fully revised for the 2012 International Plumbing Code and 2012 Uniform Plumbing Code this careerbuilding guide helps you Master the material most likely to appear on plumber's licensing exams Improve your test taking ability with 400 multiple choice questions and answers Acquire the confidence skills and knowledge needed to pass your exam Covers essential plumbing topics including Definitions Administrative policies Miscellaneous regulations Water supply Water heaters Sanitary drainage Fixtures Indirect waste Vents Storm water drainage Traps cleanouts and special waste Interceptors and separators Medical and nonmedical gas systems Alternative engineered and special systems Gray water recycling systems Natural gas ACMP - ARUBA CERTIFIED MOBILITY PROFESSIONAL (HPE6-A44) EXAM PRACTICE QUESTIONS & DUMPS Quantic Books, This study guide will help you prepare for the Aruba Certified Mobility Professional ACMP certification exams HPE6 A44 The ACMP certification validates that you have the skills and expertise to implement configure and manage advanced Aruba Wireless Local Area Network WLAN enterprise solutions utilizing the V8 operating system AOS8 architecture and features Preparing for the aruba certified mobility professional hpe6 a44 exam to become a aruba Certified by ACMP Here we have brought best Exam Questions for you so that you can prepare well for hpe6 a44 Exam Unlike other online simulation practice tests you get an ebook version that is easy to read remember these questions You can simply rely on these questions for successfully certifying this exam **Amateur Radio Advanced Class License Study Guide** James Kyle, Ken W. Sessions, Joseph J. Carr, 1982 **300-425 Practice Questions for CISCO Designing Cisco Enterprise Wireless Networks Certification** Dormouse Quillsby, NotJustExam 300 425 Practice Questions for CISCO Designing Cisco Enterprise Wireless Networks Certification Master the Exam Detailed Explanations Online Discussion Summaries AI Powered Insights Struggling to find quality study materials for the CISCO Certified Designing Cisco Enterprise Wireless Networks 300 425 exam Our question bank offers over 210 carefully selected practice questions with detailed explanations insights from online discussions and AI enhanced reasoning to help you master the concepts and ace the certification Say goodbye to inadequate resources and confusing online answers we're here to transform your exam preparation experience Why Choose Our 300 425 Question Bank Have you ever felt that official study materials for the 300 425 exam don't cut it Ever dived into a question bank only to find too few quality questions Perhaps you've encountered online answers that lack clarity reasoning or proper citations We understand your frustration and our 300 425 certification prep is designed to change that Our 300 425 question bank is more

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