

Florida 2-15 Insurance License Exam Study Guide

Hazard - ANSWER -Any factor that gives rise to a peril.

Peril - ANSWER -Specific event causing loss and giving rise to risk. (Fire is a peril to a burning building)

Risk Pooling - ANSWER -Basic principle of insurance whereby a large number contribute to cover the losses of a few. The risk is transferred from an individual to a group.

Physical Hazard - ANSWER -Individual characteristics that increase the chance of peril. (Blindness or deafness)

Moral Hazard - ANSWER -Tendencies that people may have that increase risk and the chance of loss. (Alcohol and drugs)

Morale Hazard - ANSWER -Individual tendencies that arise from an attitude or state of mind causing indifference to loss. (Driving reckless with no fear of death)

Risk Avoidance - ANSWER -Avoiding as many risks as possible. (Never flying, never driving, never investing)

Risk Reduction - ANSWER -Taking actions to reduce risk. (Installing a smoke alarm)

Risk Retention - ANSWER -Accepting the risk and confronting it if and when it occurs. (Self-insurance)

Risk Transfer - ANSWER -The practice of passing on the risk in question to another entity, such as an insurance company.

Adverse Selection - ANSWER -Less favorable insurance risks (people in poor health) to seek or continue insurance to a greater extent than other risks.

Multi-line insurers - ANSWER -Companies that write more than one line of insurance.

Stock Insurance Company - ANSWER -A private insurance company owned and controlled by a group of stockholders whose investment in the company provides the safety margin necessary in issuance of guaranteed, fixed premium, nonparticipation policies. Purpose is making profit for stockholders.

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