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# 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.

# Study Guide For 220 Insurance License Florida

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