
FLORIDA-LIFE & HEALTH / FL HEALTH & LIFE AND ANNUITY COMPLETE STUDY GUIDE EXAM ELABORATION QUESTIONS AND ANSWERS GRADED A ;ATEST VERSION 2025

Peril - CORRECT ANSWER The cause of loss. It is the accident itself.
Ex. a car crash, or the house fire

Loss - CORRECT ANSWER The unintentional decrease in the value of an asset due to a peril

Loss Exposure - CORRECT ANSWER risk of possible loss.

Homogeneous Exposure Units - CORRECT ANSWER Homogeneous exposure units are similar objects of insurance that are exposed to the same group of perils.

Speculative Risk - CORRECT ANSWER a situation in which either profit or loss is possible

Pure Risk - CORRECT ANSWER a risk that presents the chance of loss but no opportunity for gain

Risk Management - CORRECT ANSWER A strategy or program designed to offset/ handle risk

Adverse Selection - CORRECT ANSWER A high-risk person benefits more from insurance, so is more likely to purchase it.

Hazard - CORRECT ANSWER A condition or situation that creates or increases a chance of loss

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