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# FLORIDA-LIFE & HEALTH / FL HEALTH & LIFE AND ANNUITY COMPLETE STUDY GUIDE EXAM ERABORATION 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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**Joseph A. Risse**

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