

AINS 21 Final Exam Study Guide

What is insurance? - ✓✓It's a transfer system, business, and contract.

What is a transfer system in insurance? - ✓✓One party (the insured), transfers the risk of financial loss to another party (the insurer). [Essentially, I'm giving the risk of financial loss to someone else so that I can keep my financial standing.]

What are covered losses? - ✓✓These are costs that insurers pay for and are in the contract that both parties agree to in the beginning (wind damage, car accident, etc). The costs vary on what coverage one purchases.

What are premiums? - ✓✓Periodic payments from the insured to the insurer to protect them from potential costs.

What does transferring the risk allow? - ✓✓This allows the insured to give periodic payments (premiums) to the insurer to protect them from those potential costs and remain in good financial standing.

What is "sharing the premiums?" - ✓✓This technique allows the insurer to put all their premiums into a pool paid by their insured customers. This allows them to dip into this pool of paid premiums to cover a single claim (thus, the more paying customers, the better).

What is a loss exposure? - ✓✓This is any condition or situation that presents the "possibility" of a loss.

What is a common loss exposure that every home has? - ✓✓Fire exposure, because every home has electricity in it (unless there is an exception).

What is the law of large numbers? - ✓✓The law states: as long as the number of similar but independent exposure units increases, the relative accuracy of predictions about future losses based on these exposure units also increases.

How is the law of large numbers applied to insurance? - ✓✓Houses and cars are similar exposure units (things that are insured), but are independent because they are not subject to the same event. For example: a homeowner is uncertain whether a fire will damage his or her home and transfers this uncertainty to an insurance company. The insurance company insures thousands of homes whose owners face the same uncertainty! Because they insure such a large number of homes like this one, they can predict with a better deal of accuracy the number of homes that actually will be damaged by fire! That will allow them to determine the amount of premiums that it needs to pay for the fire losses during that period.

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Table of Contents Ains 21 Study Guide

1. Understanding the eBook Ains 21 Study Guide
 - The Rise of Digital Reading Ains 21 Study Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Ains 21 Study Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Ains 21 Study Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Ains 21 Study Guide
 - Personalized Recommendations
 - Ains 21 Study Guide User Reviews and Ratings
 - Ains 21 Study Guide and Bestseller Lists
5. Accessing Ains 21 Study Guide Free and Paid eBooks
 - Ains 21 Study Guide Public Domain eBooks

- Ains 21 Study Guide eBook Subscription Services
- Ains 21 Study Guide Budget-Friendly Options
- 6. Navigating Ains 21 Study Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Ains 21 Study Guide Compatibility with Devices
 - Ains 21 Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Ains 21 Study Guide
 - Highlighting and Note-Taking Ains 21 Study Guide
 - Interactive Elements Ains 21 Study Guide
- 8. Staying Engaged with Ains 21 Study Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Ains 21 Study Guide
- 9. Balancing eBooks and Physical Books Ains 21 Study Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Ains 21 Study Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Ains 21 Study Guide
 - Setting Reading Goals Ains 21 Study Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Ains 21 Study Guide
 - Fact-Checking eBook Content of Ains 21 Study Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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