

# 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.

# Ains 21 Study Guide

**Evan Earl Clingman**



**Ains 21 Study Guide:**

This book delves into Ains 21 Study Guide. Ains 21 Study Guide is a vital topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Ains 21 Study Guide, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:

- Chapter 1: Introduction to Ains 21 Study Guide
- Chapter 2: Essential Elements of Ains 21 Study Guide
- Chapter 3: Ains 21 Study Guide in Everyday Life
- Chapter 4: Ains 21 Study Guide in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Ains 21 Study Guide. This chapter will explore what Ains 21 Study Guide is, why Ains 21 Study Guide is vital, and how to effectively learn about Ains 21 Study Guide.
3. In chapter 2, the author will delve into the foundational concepts of Ains 21 Study Guide. The second chapter will elucidate the essential principles that must be understood to grasp Ains 21 Study Guide in its entirety.
4. In chapter 3, the author will examine the practical applications of Ains 21 Study Guide in daily life. This chapter will showcase real-world examples of how Ains 21 Study Guide can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Ains 21 Study Guide in specific contexts. This chapter will explore how Ains 21 Study Guide is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, this book will draw a conclusion about Ains 21 Study Guide. This chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Ains 21 Study Guide.

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