

Series 65 tip sheet

General Insurance Concepts

TERMS TO KNOW

Adverse selection – insuring of risks more prone to loss than the average risk

Agent/Producer – legal representative of an insurance company

Applicant/Proposed insured – a person applying for insurance

Raised – conditions that increase the probability of a loss

- Physical (physical conditions)
- Moral (tendency toward increased risk)
- Morale (attitude toward loss)

Indemnity – restoring the insured to the condition that existed before loss

Insurance – transfer of risk of loss from an individual to an insurer

Insurance transaction – solicitation, negotiation, or effectuation of a contract

Insured – the person covered by the insurance policy

Insurer – a company that issues an insurance policy

Law of large numbers – the larger the number of people with the same exposure to loss, the more predictable the actual loss will be

Peril – the cause of loss

Policyowner – the person who has the rights and privileges in the policy

Risk – uncertainty or chance of a loss

- Pure (insurable)
- Speculative (uninsurable)

Types of Insurance

Ownership

- Stock (nonparticipating)
- Mutual (participating – divided to policyowner)

Authority to Transact Business

- Admitted/Accepted (have a certificate of authority)
- Nonadmitted/Unlicensed

Location (Article)

- Domestic (this state)
- Foreign (another state or province)
- Alien (another country)

Insurance Contract

Required Elements

- Agreement (offer and acceptance)
- Consideration (exchange of something of value)
- Competent parties (of legal age and mentally competent)
- Legal purpose (must have insurable interest and consent)

Contract Characteristics

- Personal (between an insurer and an individual)
- Altruistic (exchange of unequal values)
- Unilateral (only one party is legally bound to a contract)
- Adhesion (contracts are accepted by the applicants as is)
- Conditional (both parties must meet certain conditions)

Legal Terms

- Representation (a statement believed to be true to the best of one's knowledge)

- Misrepresentation (an untrue statement on the insurance application)
- Material misrepresentation (a statement that, if discovered, can alter the underwriting decision)
- Warranty (an absolutely true statement)
- Covery word (intentional withholding of material information)
- Fraud (intentional act with the purpose of deceiving another party)

INSURABLE RISK FACTORS

Ideally Insurable Risk

- Due to chance
- Definite and measurable
- Statistically predictable
- Not catastrophic
- Randomly selected from a large pool

Legal Agency – acts of the agent(s) within the scope of their authority are deemed to be the acts of the insurer. Agents have 2 types of authority express (written in the contract, implied (assumed necessary to conduct business) and apparent (based on agent's words and actions)

Underwriting and Policy Issues

TERMS TO KNOW

Insurable interest – financial interest in the life of another person or in a piece of property

Solicitation of insurance – attempt to persuade a person to buy a policy

Underwriting – risk selection and classification

Series 65 Study Notes

The Securities Institute of America

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the text 'The Securities Institute of America'.

Series 65 Study Notes:

Series 65 Study Notes Puneet Sapra, 2014-12-05 The Series 65 Universal Investment Adviser Law exam is designed to qualify candidates as investment adviser representatives Exam content covers federal and state laws related to securities investment adviser and broker dealer registration laws and ethics related to fiduciary duty to clients fundamentals of securities and investment options Candidates must answer correctly 94 or more of 130 multiple choice questions within 3 hours testing time As a candidate for the Series 65 qualification the author found study materials lacked summarizing tables diagrams and charts which synthesized the copious text This book provides supplementary organization and summarizing tables of the information covered by the Series 65 exam to facilitate a candidate's learning process *Series 65 Study Guide* Johnny P. Bradley, 2025-01-08 Are you ready to embark on a career as an investment adviser and pass the Series 65 exam with confidence The path to becoming a successful investment adviser begins with mastering the knowledge required to navigate complex financial regulations investment strategies and ethical responsibilities This comprehensive guide is designed to equip you with the essential concepts and insights you need to succeed on the Series 65 exam and to thrive in your career as an investment professional In this guide you will find detailed explanations of the core topics tested on the Series 65 exam including investment vehicles securities laws risk management and client investment strategies With clear and concise breakdowns of complex financial topics this resource offers both beginner and advanced learners the tools necessary to fully grasp the material You'll explore subjects such as economic factors portfolio construction asset allocation and performance measurement key areas that directly impact the financial futures of clients Beyond theory this guide emphasizes practical application helping you understand the real world implications of investment advising Learn how to manage client expectations assess risk tolerance and develop personalized investment strategies tailored to meet individual goals Discover how tax laws estate planning and tax efficient investment strategies can optimize returns while minimizing tax liabilities These crucial components will set you apart as an informed responsible and effective investment adviser With numerous practice questions detailed answers and step by step explanations this guide ensures that you are well prepared for the exam Each question is carefully crafted to mimic the style and content of the actual Series 65 exam giving you an accurate sense of what to expect on test day By reinforcing your learning through continuous review you will build both confidence and competence Whether you're a newcomer to the world of investment advising or an experienced professional looking to expand your knowledge this guide offers the expertise and practical insights you need to pass the Series 65 exam and excel in your career The financial industry is ever changing and by mastering these fundamental concepts you will be prepared to navigate its challenges and make a lasting impact in the world of investment advising **SERIES 65 EXAM STUDY GUIDE 2023+ TEST BANK** The Securities Institute of America, 2023-01-03 This best in class series 65 exam prep study guide and test bank details everything you need to know to ensure your success on the series 65 exam Written by the

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Philip Martin McCaulay, 2014-04-22 This book will help investment professionals pass the Uniform Investment Adviser Law Examination It contains twelve practice exams and a study guide The sample questions are the type that are most likely to appear on the Series 65 test and are in the same format as those on the exam The questions are straightforward multiple choice questions with four choices and one best answer Part I of this book contains the sample exams with a total of 1 560 questions the equivalent of twelve complete 130 question Series 65 tests Each 130 question practice test is followed by the answer key After the answer key the practice exam is displayed with the answers shown The questions by topic are in the same proportion as the topic weightings on the Series 65 test Part II of this book has a study guide in outline form There is a section for each topic covered on the Series 65 test including Economic Factors and Business Information Investment Vehicle Characteristics Client Investment Recommendations and Strategies and Laws Regulations and Guidelines including Prohibition on Unethical Business Practices The study guide includes details on the math formulas needed for the test

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Characteristics Client Investment Recommendations Strategies Laws Regulations Guidelines **Series 65 Sample Exams**

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is to make things easier on your end We also take what you learn in the pages of this Series 65 exam study guide to a higher level by presenting you with well over 1 000 challenging questions in our test bank However our sample questions are not designed to merely trick you which most people find discouraging and confusing at best Rather our Series 65 sample questions are designed to help you learn the information as you improve your ability to eliminate the incorrect answer choices you will see when taking the Series 65 exam Be sure to keep a notebook filled with all that you learn from working the questions and reading the helpful explanations that follow For an extra edge try writing your own variations of practice questions in this same notebook something our tutoring clients have found extremely helpful Pass the 65 c is your guide to a passing score on the Series 65 exam This textbook is at the same time in depth and easy to read We don't skimp on the details found on the NASAA outline Rather we skip on the filler found in many of the more tedious license exam manuals on the market To give yourself an edge on this difficult license exam buy this book and then go to www.examzone.com to purchase the practice questions and other Series 65 study materials This test is not easy The best time to get started is now

Series 65 Practice Exams Philip Martin Mccauley, 2014-04-19 This book will help investment professionals pass the Series 65 Uniform Investment Adviser Law Examination It contains sixteen 130 question practice exams with a total of 2 080 questions The sample questions are the type that are most likely to appear on the Series 65 test and are in the same format as those on the exam The questions are straightforward multiple choice questions with four choices and one best answer Each 130 question practice test is followed by the answer key After the answer key each practice exam is repeated with the answers shown and the formulas for the math questions There are questions for each topic covered on the Series 65 exam including Economic Factors and Business Information Investment Vehicle Characteristics Client Investment Recommendations and Strategies and Laws Regulations and Guidelines including Prohibition on Unethical Business Practices

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