

CHAPTER FIVE

LIFE AND HEALTH INSURANCE

5.1. Introduction

Human values, aside from being more important to us from a personal standpoint, are far greater and more significant than all the different property values combined. The true wealth of a nation lies not in its natural resources or its accumulated property, but in the inherent capabilities of its population and the way in which this population is employed. A careful study of the specific types of economic loss caused by the destruction of life or health is vital to an understanding of the insurance methods available to offset these losses.

Life Values A human life has value for many reasons. Many of these reasons are philosophical in nature, and would lead us into the realm of religion, esthetics, sociology, psychology, and other behavioral sciences. Of greatest interest here are economic values, although it is very difficult to separate the discussion in such a way that an economic analysis would have no implications or overtones for other viewpoints.

A human life has economic value to all who depend on the earning capacity of that life, particularly to two central economic groups-the family and the employer. To the family, the economic value of a human life is probably most easily measured by the value of the earning capacity of each of its members. To the employer, the economic value of human life is measured by the contributions of an employee to the success of the business firm. If one argues that in a free competitive society a worker is paid according to worth and is not exploited, the worker's contribution again is best measured by earning capacity. It develops that earning capacity is probably the only feasible method of giving measurable economic value to human life. There are four main perils that can destroy, wholly or partially, the economic value of a human life. These include premature death, loss of health, old age, and unemployment.

5.2. Life Insurance Life insurance is a contract between the policy owner and the insurer, where the insurer agrees to pay a designated beneficiary a sum of money upon the occurrence of the insured individuals' death or other event. Life insurance is an insurance coverage that provides a monetary benefit to a decedent's family or other designated beneficiary, and may specifically provide for income to an insured person's family. Life insurance policies often allow the option

Notes On Life Insurance With Appendix

Lawrence Brody, Stephen B. Daiker



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Notes on Life Insurance Gustavus W. Smith, 2024-05-09 Reprint of the original first published in 1875 Notes on Life Insurance Gustavus Woodson Smith, 1875 *Notes on Life Insurance... . with Appendix* Gustavus Woodson Smith, 2004-01-01 **Life Insurance** Gustavus Woodson Smith, 1878 **Changes to the Federal Employees Group Life Insurance Program are Needed** United States. General Accounting Office, 1977 **Life Insurance Marketing and Cost Disclosure** United States. Congress. House. Committee on Interstate and Foreign Commerce. Subcommittee on Oversight and Investigations, 1978 FTC Study of Life Insurance Cost Disclosure United States. Congress. Senate. Committee on Commerce, Science, and Transportation, 1980 *Stochastic Models in Life Insurance* Michael Koller, 2012-03-23 The book provides a sound mathematical base for life insurance mathematics and applies the underlying concepts to concrete examples Moreover the models presented make it possible to model life insurance policies by means of Markov chains Two chapters covering ALM and abstract valuation concepts on the background of Solvency II complete this volume Numerous examples and a parallel treatment of discrete and continuous approaches help the reader to implement the theory directly in practice **A Summary of the Law of Marine, Fire and Life Insurance** Charles Carroll Bonney, 1865 *Life Insurance Cost Disclosure* United States. Federal Trade Commission. Bureau of Consumer Protection, United States. Federal Trade Commission. Bureau of Economics, 1979 **The Budget of the United States Government** United States. Bureau of the Budget, 1946 **Message of the President of the United States Transmitting the Budget for the Service of the Fiscal Year Ending ...** United States, 1946 *Interstate Commerce Commission Reports* United States. Interstate Commerce Commission, 1975 Pamphlets on Insurance , 1872 *Brief Summary of the Argument of the Committee of Policyholders of the Mutual Life Insurance Company* Mutual Life Insurance Company of New York, 1879 Billions of Dollars are Involved in Taxation of the Life Insurance Industry United States. General Accounting Office, 1981

Investigation of Concentration of Economic Power United States. Congress. Temporary National Economic Committee, 1939 **Businessowned life insurance more data could be useful in making tax policy decisions : report to congressional requesters. ,** *Retirement Life Insurance* Steve Heller, 2017-11-07 Do your clients have any idea of what they can should spend in retirement Do they know what they need to do to optimize their retirement spending How can you protect a spouse from the drop in social security if a client dies early Why is it likely that buying insurance or buying a fixed annuity can dramatically increase the level of your client s spending even if your customer is already retired What if you could show your client exactly what the impact would be and at what level they would need to buy to achieve a certain level of spending How can buying a fixed annuity be a hedge against term life expiration and what level is required When should your client start taking social security What can your client spend now and how much can that improve if they purchase insurance or an annuity from you All these questions and more are answered in this book and in the free software

that accompanies this book The software though more complex than most end users would care to learn offers you the opportunity to load in customer financial data and give them results that will calculate various options The amazing and counter intuitive part is that it is highly likely that most individuals can see their monthly spending capability go up dramatically by buying insurance and or buying a fixed annuity and the software enables you to zero in on the desired level Even though life insurance is an old established financial product and annuities are even older there is one enormous market that has been overlooked the market for additional retirement funds for a surviving spouse and replacement of Social Security payments that are lost after the death of a spouse This book explains how to address this market and includes instructions and a license for software that illustrates how insurance and annuities can increase sustainable spending in retirement Most people have no idea how much they can really spend in retirement Many are living frugal lives spending their social security while saving for a rainy day They buy life insurance in batches of tens thousands of dollars because it sounds good or what they think they can afford Almost no one would believe that buying expensive life insurance after age 60 actually can free them to spend MUCH more on a monthly basis Furthermore no one is looking at an optimum return on the investment based on a certain level of potential spending Until now This book and the accompanying software enable you the life agent to input the customer data and come up with a plan for your customer and provide proof that the plan will work for them The book explains what goes into making these calculations why they work the way they do and gives various case studies that quite often show that buying term insurance or buying an annuity after retirement can be great investments for them We think your customers will be convinced There are detailed instructions as to use of the software at www.stevheller.org/rhino that accompanies the book with built in case studies that you can use But even more importantly you can input a customer s data and provide them with options and actually show them the benefits or give them the solutions that they would otherwise not know exist These solutions will be invaluable to your business and offer you a distinct advantage over competition that are not selling in this manner

The Insured Stock Purchase Agreement with Sample Forms Lawrence Brody, Stephen B. Daiker, 2008 Learn how a stock purchase agreement can be a successful tool for ensuring the harmonious continuation of the closely held corporation and solving the estate planning problems of its stockholders This guide explains the most commonly used types of stock purchase agreements stock redemption cross purchase combination of redemption and cross purchase and wait and see buy sell

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