

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

Gustavus Woodson Smith



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Table of Contents Notes On Life Insurance With Appendix

1. Understanding the eBook Notes On Life Insurance With Appendix
 - The Rise of Digital Reading Notes On Life Insurance With Appendix
 - Advantages of eBooks Over Traditional Books
2. Identifying Notes On Life Insurance With Appendix
 - 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 Notes On Life Insurance With Appendix
 - User-Friendly Interface
4. Exploring eBook Recommendations from Notes On Life Insurance With Appendix

- Personalized Recommendations
- Notes On Life Insurance With Appendix User Reviews and Ratings
- Notes On Life Insurance With Appendix and Bestseller Lists
- 5. Accessing Notes On Life Insurance With Appendix Free and Paid eBooks
 - Notes On Life Insurance With Appendix Public Domain eBooks
 - Notes On Life Insurance With Appendix eBook Subscription Services
 - Notes On Life Insurance With Appendix Budget-Friendly Options
- 6. Navigating Notes On Life Insurance With Appendix eBook Formats
 - ePub, PDF, MOBI, and More
 - Notes On Life Insurance With Appendix Compatibility with Devices
 - Notes On Life Insurance With Appendix Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Notes On Life Insurance With Appendix
 - Highlighting and Note-Taking Notes On Life Insurance With Appendix
 - Interactive Elements Notes On Life Insurance With Appendix
- 8. Staying Engaged with Notes On Life Insurance With Appendix
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Notes On Life Insurance With Appendix
- 9. Balancing eBooks and Physical Books Notes On Life Insurance With Appendix
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Notes On Life Insurance With Appendix
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Notes On Life Insurance With Appendix
 - Setting Reading Goals Notes On Life Insurance With Appendix
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Notes On Life Insurance With Appendix

- Fact-Checking eBook Content of Notes On Life Insurance With Appendix
 - 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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