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One Bonus Tip: Know ahead of time that 540 – Finance and Accounting for Insurance Professionals is a special beast of a test (see artist's rendering below). To ensure proper preparation for this one allow yourself 50% more time than usual, so if you have given yourself 2 months for 500, 520 and 530 give yourself 3 months for 540.

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This course material was a great help! I took the exam for CPCU 540 3 times without passing. I ordered this material and passed the exam on the 4th try. Thanks!! Rated 5 out of 5. Nathan Humes (verified owner) ...

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I took 540 last week and passed. I failed the first attempt at a testing center, and struggled with time on the virtual. I suggest you go through and answer all the questions, flagging the ones you aren't sure of, but make sure they have an answer in the event you run out of time.

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CPCU 540 Finance and Accounting is one of multiple courses needed to earn the Chartered Property Casualty Underwriter designation. CPCU 540 is considered an advanced course. Chapter 1 — Introduction to corporate finance and accounting Chapter 2 — GAAP financial statements

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CPCU 540 includes the following chapters: Introduction to corporate finance and accounting GAAP financial statements GAPP financial statement analysis Insurer statutory accounting Insurer statutory annual statement analysis Cash flow valuation Bonds and stocks Insurer investment portfolio management Insurer capital needs and sources Capital management Mergers and acquisitions The underwriting ...

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are a beginner, you need to study Text Book first and can take advantage of this book as a final cleanup. For your information, "CPCU Complete Review" series by the same author will be coming soon for the very beginner to explain all the intensive contents of this book, CPCU Core Review, with easy examples and cartoons. Thank you and best of luck on the CPCU test!

Over the past two decades, the United States has successfully deregulated prices and restrictions on most previously-regulated industries, including airlines, trucking, railroads, telecommunications, and banking. Only a few industries remain regulated, the largest being the property-liability insurance business.

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In light of recent sweeping financial modernization legislation in other sectors of the insurance industry, this timely volume examines the basis for continued regulation of rates and forms of the U.S. property-liability insurance market. The book focuses on private passenger automobile insurance—the most important personal line of property-liability coverage, with annual premiums of about \$120 billion. The authors analyze five state case studies: California, Massachusetts, and New Jersey—three of the most heavily regulated states—as well as Illinois, which has been deregulated for about 30 years, and South Carolina, which began to deregulate in 1997. The study also includes an econometric analysis based on all fifty states over a 25-year period that gauges the impact of regulation on insurance price levels, price volatility, and the proportion of automobiles insured in residual markets. The authors conclude that

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regulation does not significantly reduce long-run prices for consumers, and generally limits availability of coverage, reduces the quality and variety of services available in the market, inhibits productivity growth, and increases price volatility. Contributors include Dwight Jaffee (University of California, Berkeley), Thomas Russell (Santa Clara University), Lauren Regan (Temple University), Sharon Tennyson (Cornell University), Mary Weiss (Temple University), John Worrall (Rutgers University), Stephen D'Arcy (University of Illinois, Urbana-Champaign), Martin Grace (Georgia State University), Robert Klein (Georgia State University), Richard Phillips (Georgia State University), Georges Dionne (University of Montreal), and Richard Butler (Brigham Young University).

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One of the world's most esteemed and influential psychologists, Roy F. Baumeister, teams with New York Times science writer John Tierney to reveal the secrets of self-control and how to master it. Pioneering research psychologist Roy F. Baumeister collaborates with New York Times science writer John Tierney to revolutionize

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our understanding of the most coveted human virtue: self-control. Drawing on cutting-edge research and the wisdom of real-life experts, Willpower shares lessons on how to focus our strength, resist temptation, and redirect our lives. It shows readers how to be realistic when setting goals, monitor their progress, and how to keep faith when they falter. By blending practical wisdom with the best of recent research science, Willpower makes it clear that whatever we seek—from happiness to good health to financial security—we won't reach our goals without first learning to harness self-control.

Change is coming to insurance. The tradition-bound P&C industry is on the cusp of the most radical change since the invention of the

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automobile. And leaders are unprepared for the size, scale, and speed of what's to come from the wave of millennials, new technology, and venture capital funding coming our way. Insurance has been largely immune to upheavals for reasons that startups do not comprehend. Brand recognition, reams of customer data, legal contracts and regulation all make insurance much harder to conquer for insurtech startups. But this time is truly different. Forces have been unleashed that will upend the industry sooner than you think. Collaborate or compete? Start small or go big? Pure tech play or MGA? The End of Insurance As We Know It bridges the divide between the traditional players, startups, and investors to show the areas where opportunities for disruption are ripe and what technologies you need to know about to stay relevant in our revolutionary time. Learn why insurance is the perfect digital

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product and gain a competitive edge no matter where you stand today in the ecosystem. Rob Galbraith has 20 years of experience implementing innovative ideas in the P&C insurance industry to expand markets and improve profitability. Known as The Most Interesting Man in Insurance, Rob is a frequent speaker at industry conferences, recognized thought leader, and insurtech influencer.

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