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# LOMA 280 EXAM

Unilateral contract - answer      Only one party makes the legally enforceable promises

Bargaining contract - answer      Both parties as equals set terms and conditions of the agreement.

Commutative contract - answer      The parties specify values in advance that they would exchange, moreover items and services are exchanged between parties are of relatively equal values.

Formal contract - answer      The type of contract in which the requirements concerning the form of agreement are met  
E.g:- Lease deed agreement which an owner and tenant have to enter before the tenant can occupy the house.

fraternal benefit society - answer      Fraternal insurers (in US and Canada) generally issue policies as open contracts which state that the entire contract consists of the policy and any attached riders, the fraternal society's charter/constitution/bylaws.

Demutualized insurance company - answer

Savings bank life insurance (SBLI) company - answer

Sole proprietorship - answer      Here the 1st party is the owner and the 2nd party is an employee having the ability & the drive to take over the business after the owner's death. The 1st party will identify the 2nd party. The 2nd party, however, may not have sufficient assets to fund the purchase of the business. In that case, individual LIP is the common way to fund for him.

Electronic funds transfer method - answer      The P/Owner authorizes his/her bank to pay the premiums automatically on premium due dates.

# Loma 280 Sample Exam Paper

**Marcel A. Müller**



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