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# LOMA 281 Module 1 Study Guide

## Exam Questions with Answers 100% Verified 2024

**Risk** ✓✓the possibility of an unexpected result.

**Premium** ✓✓A specified amount of money an insurer charges in exchange for its agreement to pay a policy benefit when a specific loss occurs.

**Insurance company** ✓✓A company that provides protection against the risk of financial loss caused by specific events.

**Life insurance** ✓✓A type of insurance under which the insurer promises to pay a death benefit upon the death of a named person.

**Annuity** ✓✓A financial product by which an insurer, in return for receiving a premium, promises to make periodic payments to a named person or entity.

**Applicant** ✓✓The person or entity that applies for an insurance policy.

**Policyowner** ✓✓The person or entity that owns the issued policy.

**Insured** ✓✓The person whose life or health the policy insures.

**Beneficiary** ✓✓The person named to receive the policy benefit if the insured event occurs.

**Third party policy** ✓✓A policy one person purchases that insures the life of another person.

**Speculative risks** ✓✓A risk that involves three possible outcomes: loss, gain, or no change.

**Pure risk** ✓✓A risk that involves no possibility of gain; either a loss occurs or no loss occurs.

**Contracts of indemnity** ✓✓Health insurance; An insurance policy under which the amount of the policy benefit payable for a covered loss is based on the actual amount of financial loss that results from the loss, as determined at the time of the loss.

**Valued contract** ✓✓Life insurance; An insurance policy that specifies the amount of the policy benefit that will be payable when a covered loss occurs, regardless of the actual amount of the loss the was incurred.

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Biostatistics Book Series and the author of 28 books and over 300 methodology papers He was elected Fellow of the American Statistical Association in 1995      **Scientific and Technical Aerospace Reports** ,1981      Resources in Education ,1996      **Building and Fire Research Laboratory Publications** Building and Fire Research Laboratory (U.S.),1990      *British Medical Journal* ,1922      Essential Obstetrics and Gynaecology E-Book Ian M. Symonds,Sabaratnam Arulkumaran,2019-08-17 This is the sixth edition of a popular highly readable primer in obstetrics and gynaecology It has been thoroughly updated and aligns with the undergraduate curriculum in O Governance Audit and Research Reflects the national undergraduate curriculum in obstetrics and gynaecology in the UK and Australia More information on Fetal development Screening for fetal anomaly non invasive prenatal testing Placenta accreta Infections acquired in pregnancy Zika Rubella Non invasive prenatal testin Fetal Doppler examination e g middle cerebral artery ductus venosus Management of preterm labour oxytocin antagonists Induction of labour components of Bishop score Ectopic pregnancy Caesarean scar ectopic cornual ectopic Emergency contraception ulipristal acetate Sterilization salpingectomy Genital tract infections role of sexual health clinic contact tracing Cervix update on HPV screening and vaccination Ovary update FIGO staging of ovarian carcinoma risk reducing surgery for ovarian cancer WHO surgical safety checklist added to Appendix A New self assessment OSCE questions

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