
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.

Loma 28exam Sample Questions

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Loma 28exam Sample Questions:

Whispering the Strategies of Language: An Emotional Quest through **Loma 28exam Sample Questions**

In a digitally-driven earth where screens reign great and immediate conversation drowns out the subtleties of language, the profound strategies and emotional subtleties hidden within words frequently go unheard. Yet, situated within the pages of **Loma 28exam Sample Questions** a fascinating literary treasure sporting with organic emotions, lies a fantastic journey waiting to be undertaken. Composed by a talented wordsmith, this enchanting opus invites viewers on an introspective journey, lightly unraveling the veiled truths and profound impact resonating within ab muscles material of every word. Within the mental depths with this touching review, we can embark upon a sincere exploration of the book is core styles, dissect their fascinating publishing design, and yield to the effective resonance it evokes serious within the recesses of readers hearts.

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