
LOMA 281 Practice Test with Complete Solutions

Pure risk - Answer-Risks that involve either a loss or no loss

Speculative risk - Answer-Risk that can result in a loss, gain or no change

Insurance - Answer-A method for transferring risk from an individual to an insurance company

Premium - Answer-The amount that the insured pays in exchange for a promise of money

Risk pooling - Answer-Insurers collect premiums from all insured people and spread the cost of the relatively few anticipated losses among all insureds

Annuity - Answer-A financial product under which an insurer promises to make a series of periodic payments to a named person or entity in exchange for a premium or series of premiums

Policy benefit - Answer-The amount of money that an insurer promises to pay if a covered loss occurs

Third Party Policy - Answer-An insurance policy that one person purchases on the life of another person

Contract of indemnity - Answer-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 covered event, as determined at the time of the event

Valued contracts - Answer-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 that was incurred

Face amount (face value) - Answer-The amount of the policy benefit that is payable if the insured dies while the policy is in force

Law of large numbers - Answer-Mathematical theory which states that typically the more times we observe a particular event, the more likely it is that our observed results will approximate the true probability that the event will occur

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