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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.

# Loma Test Questions

**J Elliott**



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web 2 days ago reflection is one of the distinctive properties of light it is the reflection of light which enables us to see anything light reflection occurs when a ray of light meets a smooth polished surface and reflects back the incident light ray is said to be reflected off the surface when it lands on it the beam that rebounds is known as the

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3

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web answer and explanation the path of the reflected ray at each boundary can be determined by sketching a normal at the point where the incident ray strikes the mirror surface once the normal is constructed the angle of incidence can be measured for instance the black dashed line at the location where ray 1 strikes the mirror is the

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web as the angle of incidence is increased for a ray incident on a reflecting surface the angle between the incident and reflected rays ultimately approaches what value a zero b 45 degrees c 90 degrees d 180 degrees answer d the angle of incidence is the angle between the incident ray and the normal

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