# LOMA 281 Module 1 Questions And Answers 100% Correct

Risk - correct answer > the possibility of an unexpected result.

Premium - correct answer > 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 - correct answer > A company that provides protection against the risk of financial loss caused by specific events.

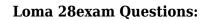
Life insurance - correct answer > A type of insurance under which the insurer promises to pay a death benefit upon the death of a named person.

Annuity - correct answer > 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 - correct answer > The person or entity that applies for an insurance policy.

# **Loma 28exam Questions**

**Briton Hadden, Henry Robinson Luce** 



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