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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 28exam Sample Questions

**Michael Hoelscher**



## **Loma 28exam Sample Questions:**

**Time** Briton Hadden, Henry Robinson Luce, 1946 Reels for 1973 include Time index 1973 *A Fuego y Sangre* Elsa M. Redmond, 1983-01-01 In this volume Elsa M Redmond reconstructs the history of the Cuicatec region in Oaxaca Mexico from the Middle Formative period through the Lomas phase when the Zapotec state based at Monte Albán took control into the Trujano phase and the Spanish conquest Redmond integrates archaeological data and sixteenth century ethnohistoric records to inform her study of the political and social strategies of the Cuicatec region during these time periods From 1977 to 1978 Redmond conducted an archaeological survey in this region and she presents the results of that fieldwork here

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**Getting In** Paul Jung, 1999-10-22 Getting In provides tough practical guidance on how to apply to medical school including the most common pitfalls and misconceptions and how to avoid them Drawing on direct experience of student counselling Paul Jung takes the prospective applicant through the application procedure from start to finish Self diagnostic sections are included [Journal of Venereal Disease Information](#) , 1934 **Graduate Programs in the**

**Biological/Biomed Sciences & Health-Related/Med Prof 2015 (Grad 3)** Peterson's,2014-12-16 Peterson's Graduate Programs in the Biological Biomedical Sciences Health Related Medical Professions 2015 contains profiles of 6 750 graduate programs at over 1 200 institutions in the biological biomedical sciences and health related medical professions Informative data profiles are included for 6 750 graduate programs in every available discipline in the biological and biomedical sciences and health related medical professions including facts and figures on accreditation degree requirements application deadlines and contact information financial support faculty and student body profiles Two page in depth descriptions written by featured institutions offer complete details on specific graduate program school or department as well as information on faculty research and the college or university Comprehensive directories list programs in this volume as well as others in the graduate series

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