
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 311 Study Guide

M Woodhall



Loma 311 Study Guide:

Unveiling the Energy of Verbal Art: An Emotional Sojourn through **Loma 311 Study Guide**

In a global inundated with monitors and the cacophony of quick connection, the profound energy and psychological resonance of verbal artistry often disappear in to obscurity, eclipsed by the constant barrage of sound and distractions. Yet, set within the lyrical pages of **Loma 311 Study Guide**, a captivating work of literary brilliance that pulses with natural feelings, lies an remarkable trip waiting to be embarked upon. Written by a virtuoso wordsmith, that exciting opus books visitors on an emotional odyssey, delicately exposing the latent possible and profound affect embedded within the intricate internet of language. Within the heart-wrenching expanse with this evocative analysis, we will embark upon an introspective exploration of the book is main themes, dissect their interesting writing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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