
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.

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Loma Study Guide:

Embracing the Track of Phrase: An Emotional Symphony within **Loma Study Guide**

In a world used by displays and the ceaseless chatter of instantaneous communication, the melodic elegance and psychological symphony developed by the published term often diminish in to the back ground, eclipsed by the constant noise and disruptions that permeate our lives. Nevertheless, located within the pages of **Loma Study Guide** a charming fictional treasure overflowing with organic thoughts, lies an immersive symphony waiting to be embraced. Crafted by a masterful musician of language, this fascinating masterpiece conducts visitors on an emotional trip, well unraveling the concealed tunes and profound affect resonating within each cautiously constructed phrase. Within the depths with this poignant examination, we will examine the book is main harmonies, analyze its enthralling writing style, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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