

LOMA 281 Term Life Insurance Module Exam || Questions & Answers (Graded A+)

Assume you are applying for a life insurance policy. During his presentation, the insurance agent makes the following statements. Are they all true? (Select all that apply)

- A. People buy insurance to reduce the financial risk they face, but not every type of risk is insurable.
- B. Both pure risks and speculative risks are insurable.
- C. Most life insurance policies are valued contracts, which state at the time of policy issue the amount of the benefit payable when the insured person dies.
- D. Most life insurance policies are issued at substandard premium rates. - ANSWER - A and C

Risk - ANSWER - The possibility of an unexpected result; this could be a gain or a loss.

Speculative Risk - ANSWER - Can result in a loss, gain, or no change.

Pure Risk - ANSWER - Involve either a loss or no loss. There is no possibility of a gain.

Insurance companies won't insure all types of risks. Which risks do you think are insurable?

- A. Only pure risks
- B. Only speculative risks
- C. Both pure and speculative risks
- D. Neither pure or speculative risks - ANSWER - A.

Select the management technique that matches the example.

Steve is nervous about losing money in the stock market, so he doesn't invest in stocks.

- A. Avoiding risk
- B. Controlling risk
- C. Accepting risk
- D. Transferring risk - ANSWER - A.

Mark uses a laptop computer in his business. If he loses the laptop or accidentally damages it, Mark will have to purchase another laptop or pay to have it repaired.

- A. Avoiding risk
- B. Controlling risk
- C. Accepting risk
- D. Transferring risk - ANSWER - C.

Loma 23 Sample Test Questions

Rachel S Tattersall



Loma 23 Sample Test Questions:

This book delves into Loma 23 Sample Test Questions. Loma 23 Sample Test Questions is a vital topic that must be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Loma 23 Sample Test Questions, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
 - Chapter 1: Introduction to Loma 23 Sample Test Questions
 - Chapter 2: Essential Elements of Loma 23 Sample Test Questions
 - Chapter 3: Loma 23 Sample Test Questions in Everyday Life
 - Chapter 4: Loma 23 Sample Test Questions in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, the author will provide an overview of Loma 23 Sample Test Questions. This chapter will explore what Loma 23 Sample Test Questions is, why Loma 23 Sample Test Questions is vital, and how to effectively learn about Loma 23 Sample Test Questions.
 3. In chapter 2, this book will delve into the foundational concepts of Loma 23 Sample Test Questions. The second chapter will elucidate the essential principles that need to be understood to grasp Loma 23 Sample Test Questions in its entirety.
 4. In chapter 3, the author will examine the practical applications of Loma 23 Sample Test Questions in daily life. The third chapter will showcase real-world examples of how Loma 23 Sample Test Questions can be effectively utilized in everyday scenarios.
 5. In chapter 4, the author will scrutinize the relevance of Loma 23 Sample Test Questions in specific contexts. The fourth chapter will explore how Loma 23 Sample Test Questions is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about Loma 23 Sample Test Questions. This chapter will summarize the key points that have been discussed throughout the book.
- The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Loma 23 Sample Test Questions.

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