

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.

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