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 \sqrt{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 \checkmark 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 $\sqrt{\sqrt{\text{Life}}}$ 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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Embracing the Tune of Term: An Mental Symphony within Sample Loma Test Questions

In a world consumed by displays and the ceaseless chatter of instant connection, the melodic elegance and psychological symphony produced by the written word usually fade in to the background, eclipsed by the relentless noise and distractions that permeate our lives. But, set within the pages of **Sample Loma Test Questions** a stunning fictional treasure full of natural feelings, lies an immersive symphony waiting to be embraced. Constructed by an elegant composer of language, this fascinating masterpiece conducts readers on a psychological journey, well unraveling the hidden songs and profound influence resonating within each carefully crafted phrase. Within the depths with this emotional analysis, we can discover the book is central harmonies, analyze its enthralling writing type, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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