
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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Resources in Education, 1996 The Publishers' Trade List Annual, 1978 Prep Pak for FLMI 310 JoAnn S. Appleton, Nicholas L. Desoutter, Kenneth L. Duke, Patsy L. Heil, 1998-01-05 Test Preparation Guide for Course 2 Martha Humbard, 1995 Oral and Maxillofacial Pathology - E-Book Brad W. Neville, Douglas D. Damm, Carl M.

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Comprehensive Handbook of Psychological Assessment, Volume 4 Jay C. Thomas, 2003-09-18 In one volume the leading researchers in industrial organizational assessment interpret the range of issues related to industrial organizational tests including test development and psychometrics clinical applications

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1989 Risa Palm and her associates had surveyed 2 500 homeowners in the area about their perception of risk from earthquakes After the quake they surveyed the homeowners again and found that their perception of risk had increased but that most respondents were fatalistic and continued to ignore self protective measures those who personally experienced damage were more likely to buy insurance A rare opportunity to analyze behavior change directly before and after a natural disaster this survey has implications for policy makers insurance officials and those concerned with risk management

Monthly Catalog of United States Government Publications ,1993

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