
LOMA 281 Test Questions with Correct Answers

Contracts of Indemnity - Answer-base benefits on the actual amount of the financial loss that results from a covered event when it occurs, subject to maximum limits (other than life insurance)

Valued Contract - Answer-life insurance policies which state the benefit payable at the time of the policy issue

Retrocessionaire - Answer-The reinsurer that assumes all or part of the reinsurance risk accepted by another reinsurer

Stock Insurer - Answer-- can issue shares of stock
- owned by stockholders, who have voting rights in the company
- stockholders may receive shares of operating profits known as stock dividends

Mutual Insurer - Answer-- owned by policyowners
- policyowners have membership rights (voting rights)
- policyowners may periodically receive an amount of money known as a policy dividend

Fraternal Benefit Society - Answer-- owned by members of fraternal lodge system
- provides social and insurance benefits only to fraternal members of their families
- legally required to have a representative form of government

Solvency Regulation - Answer--assets must be sufficient to offset liabilities
-calculation of reserves
-premium to surplus ratio
-investment types and quality
-annual statement must be filed
-guaranty funds

Market Conduct Regulation - Answer-Regulation of the practices of insurers in regard to four areas of operation: sales practices, underwriting practices, claims practices, and bad-faith actions.

McCarran-Ferguson Act - Answer-states that while the federal government has authority to regulate the insurance industry, it would not exercise its right if the insurance industry was regulated effectively and adequately on the state level.

Dodd-Frank Act - Answer-Created the Federal Insurance Office (FIO) with authority to monitor the insurance industry

Loma Test Questions

RC Schank



Loma Test Questions:

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

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Loma Test Questions
- Chapter 2: Essential Elements of Loma Test Questions
- Chapter 3: Loma Test Questions in Everyday Life
- Chapter 4: Loma Test Questions in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, the author will provide an overview of Loma Test Questions. This chapter will explore what Loma Test Questions is, why Loma Test Questions is vital, and how to effectively learn about Loma Test Questions.
3. In chapter 2, this book will delve into the foundational concepts of Loma Test Questions. The second chapter will elucidate the essential principles that must be understood to grasp Loma Test Questions in its entirety.
4. In chapter 3, the author will examine the practical applications of Loma Test Questions in daily life. This chapter will showcase real-world examples of how Loma Test Questions can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Loma Test Questions in specific contexts. This chapter will explore how Loma Test Questions is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Loma Test Questions. The final chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Loma Test Questions.

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