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# 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.

# Loma Study Guide

**Peipei Pang**



## **Loma Study Guide:**

## Whispering the Secrets of Language: An Mental Journey through **Loma Study Guide**

In a digitally-driven earth where screens reign supreme and immediate conversation drowns out the subtleties of language, the profound secrets and mental nuances concealed within phrases frequently move unheard. Yet, nestled within the pages of **Loma Study Guide** a charming literary treasure pulsating with natural feelings, lies a fantastic journey waiting to be undertaken. Composed by an experienced wordsmith, that enchanting opus encourages readers on an introspective journey, gently unraveling the veiled truths and profound affect resonating within the very cloth of each word. Within the psychological depths of the poignant review, we will embark upon a heartfelt exploration of the book is primary subjects, dissect their fascinating publishing style, and succumb to the strong resonance it evokes serious within the recesses of readers hearts.

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