
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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**United States. Health Resources
Administration. Division of Associated
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Pacific Poultryman ,1956 **EBOOK: Basic Statistics For Business and Economics** Douglas Lind,William Marchal,Samuel Wathen,2012-04-16 The 8th edition of Lind Marchal Wathen Basic Statistics for Business and Economics is a step by step approach that enhances student performance accelerates preparedness and improves motivation for the student taking a business statistics course The main objective of the text is to provide students majoring in all fields of business administration with an introductory survey of the many applications of descriptive and inferential statistics The relevant approach taken in this text relates to the college students today as they will receive the information that is important to them in this class as well as their future careers Understanding the concepts seeing and doing plenty of examples and exercises and comprehending the application of statistical methods in business and economics are the focus of this book *The Cooperative Poultryman* ,1956 Energy Research Abstracts ,1981 Ontogenetic, Phylogenetic and Taxonomic Studies of the American Species of Pseudovaccinities and of Torreites and the Multiple-fold Hippuritids Hendrik van Dommelen,1971

Geological Survey Water-supply Paper ,1974 **Allied Health Education Programs in Junior and Senior Colleges** United States. Health Resources Administration. Division of Associated Health Professions,1978 **Statistical Techniques in Business and Economics** Douglas A. Lind,William G. Marchal,Robert Deward Mason,2002 *Poultry Tribune* ,1963 The Engineer ,1921 **Chronicle Four-year College Databook** ,2002 **California Farmer** ,1958

Chronicle 4 Year College Databook Chronicle Guidance Publishers,2002-10 Environmental Toxicology and Chemistry ,1999 Textile World Journal ,1921 *Scientific Papers* American Geophysical Union,1948 *Journal of Geoscience Education* ,2000 **The Journal of Immunology** ,1996-12 **The Smith Creek Bridge Site (41DW270)** Dale Hudler,Keith L. Prilliman,Thomas C. Gustavson,2002 The Farmer & Stock-breeder ,1951

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