
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.

Study Guide For The Loma Insurance Exam

Tobias Bleicker



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Test Preparation Guide for Course 2 Martha Humbard,1995 The Guide to National Professional Certification Programs Philip M. Harris,2001 The job market continues to change Highly skilled and specialized workers are in demand Traditional education cannot meet all the needs to create specialty skill workers Certification provides up to date training and development while promoting individual or professional skills and knowledge in a focused manner Certification as a way of continuing professional education can also be more cost effective **The Insurance Forum** ,1992 *A Guide to Educational Programs in Noncollegiate Organizations* ,1982 **Information Management in Insurance Companies** Iris F. Hartley,1985-10 **Prep Pak for FLMI 310** JoAnn S. Appleton,Nicholas L. Desoutter,Kenneth L. Duke,Patsy L. Heil,1998-01-05 **Subject Guide to Books in Print** ,1996 *REA's Authoritative Guide to the Top 100 Careers to Year 2005* Research and Education Association,1997-01-01 This book provides current information on the top 100 careers Each career is described in detail including job duties training and education requirements salary projected job availability and related occupations It includes a special section on how to find a job write a resume and cover letter and provides tips for effective job interviews **Bulletin of the United States Bureau of Labor Statistics** ,1913 **Monthly Catalog of United States Government Publications** ,1992 **Area Wage Survey** ,1988 Monthly Catalog of United States Government Publications United States. Superintendent of Documents,1991 Monthly Catalogue, United States Public Documents ,1992-11 *Earthquake Insurance in California* Risa I. Palm,2019-03-07 This book focuses on earthquake insurance for homeowners and their attitudes to the earthquake risk It is based on a survey of California residents completed just a few months before the Lorna Prieta earthquake Occupational Outlook Handbook ,1996 Describes 250 occupations which cover approximately 107 million jobs **After a California Earthquake** Risa Palm,Michael E. Hodgson,1992-04-15 Shortly before the Loma Prieta earthquake devastated areas of Northern California in 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 Journal of Insurance Economics* ,1965 **Best's Insurance News** ,1959 **Underwriters' Report** ,1946 **Professional Careers Sourcebook** Sara T. Bernstein,Kathleen M. Savage,1995-09 Where to find help planning careers that require college or technical degrees

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