
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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AN Whitehead



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Loma Study Guide: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the engaging narratives that have enthralled audiences this year. Loma Study Guide : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Loma Study Guide : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you speculating until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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