

LOMA 281 Module 1 (100% Correct Answers) 2024.

1). Risk

[Ans: the possibility of an unexpected result.

2). Premium

[Ans: A specified amount of money an insurer charges in exchange for its agreement to pay a policy benefit when a specific loss occurs.

3). Insurance company

[Ans: A company that provides protection against the risk of financial loss caused by specific events.

4). Life insurance

[Ans: A type of insurance under which the insurer promises to pay a death benefit upon the death of a named person.

5). Annuity

[Ans: A financial product by which an insurer, in return for receiving a premium, promises to make periodic payments to a named person or entity.

6). Applicant

[Ans: The person or entity that applies for an insurance policy.

7). Policyowner

[Ans: The person or entity that owns the issued policy.

8). Insured

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