
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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