
LOMA 281 Exam Questions with Correct Answers

waiver of premium for payor benefit - Answer-insurer waives renewal premiums if the policy owner, rather than the insured, dies or becomes totally disabled (must provide evidence of insurability)

Contracts of Indemnity - Answer-base benefits on the actual amount of the financial loss that results from a covered event when it occurs, subject to maximum limits (other than life insurance)

Valued Contract - Answer-life insurance policies which state the benefit payable at the time of the policy issue

Retrocessionaire - Answer-The reinsurer that assumes all or part of the reinsurance risk accepted by another reinsurer

Stock Insurer - Answer-- can issue shares of stock
- owned by stockholders, who have voting rights in the company
- stockholders may receive shares of operating profits known as stock dividends

Mutual Insurer - Answer-- owned by policyowners
- policyowners have membership rights (voting rights)
- policyowners may periodically receive an amount of money known as a policy dividend

Fraternal Benefit Society - Answer-- owned by members of fraternal lodge system
- provides social and insurance benefits only to fraternal members of their families
- legally required to have a representative form of government

Solvency Regulation - Answer--assets must be sufficient to offset liabilities
-calculation of reserves
-premium to surplus ratio
-investment types and quality
-annual statement must be filed
-guaranty funds

Market Conduct Regulation - Answer-Regulation of the practices of insurers in regard to four areas of operation: sales practices, underwriting practices, claims practices, and bad-faith actions.

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Eugene Polonaski



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Peterson's Annual Guides to Graduate Study Peterson's Guides, Inc,1983 **The Violin times, ed. by E. Polonaski and E.H. Allen** Eugene Polonaski,1893 **Errol Flynn** Robert Florczak,2022-02-28 Though there have been myriad books on Errol Flynn scores of biographies film studies analyses etc there has never been one that unfurls his dashing life day by day predominantly through photos letters news clippings and documents This book does so from Flynn's birth in Hobart Australia in 1909 through to his death in Vancouver Canada in 1959 with over 1 000 images many rarely or never before published culled from Florczak's personal collection of over 11 000 The book is the result of the author's travels around the world to photograph locations key to Flynn's life and with text gathered from years of research in the Warner Bros Archives the USC Cinematic Arts Library and the Margaret Herrick Library Among other popular day by day pictorial biographies are those of Frank Sinatra Marilyn Monroe Judy Garland Ernest Hemingway Elvis Presley The Beatles and Eric Clapton Flynn's colorful life was lived out on the world stage and a better candidate for a book of this style would be hard to find **The Violin Times** ,1894 *American Journal of Veterinary Research* ,1996 Volumes for 1956 include selected

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