
LOMA 281 Practice Test with Complete Solutions

Pure risk - Answer-Risks that involve either a loss or no loss

Speculative risk - Answer-Risk that can result in a loss, gain or no change

Insurance - Answer-A method for transferring risk from an individual to an insurance company

Premium - Answer-The amount that the insured pays in exchange for a promise of money

Risk pooling - Answer-Insurers collect premiums from all insured people and spread the cost of the relatively few anticipated losses among all insureds

Annuity - Answer-A financial product under which an insurer promises to make a series of periodic payments to a named person or entity in exchange for a premium or series of premiums

Policy benefit - Answer-The amount of money that an insurer promises to pay if a covered loss occurs

Third Party Policy - Answer-An insurance policy that one person purchases on the life of another person

Contract of indemnity - Answer-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 covered event, as determined at the time of the event

Valued contracts - Answer-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 that was incurred

Face amount (face value) - Answer-The amount of the policy benefit that is payable if the insured dies while the policy is in force

Law of large numbers - Answer-Mathematical theory which states that typically the more times we observe a particular event, the more likely it is that our observed results will approximate the true probability that the event will occur

Loma Practice Test

SA Adler



Loma Practice Test:

Loma Practice Test Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Loma Practice Test**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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