

## LOMA 281 Term Life Insurance Module Exam || Questions & Answers (Graded A+)

Assume you are applying for a life insurance policy. During his presentation, the insurance agent makes the following statements. Are they all true? (Select all that apply)

- A. People buy insurance to reduce the financial risk they face, but not every type of risk is insurable.
- B. Both pure risks and speculative risks are insurable.
- C. Most life insurance policies are valued contracts, which state at the time of policy issue the amount of the benefit payable when the insured person dies.
- D. Most life insurance policies are issued at substandard premium rates. - ANSWER - A and C

Risk - ANSWER - The possibility of an unexpected result; this could be a gain or a loss.

Speculative Risk - ANSWER - Can result in a loss, gain, or no change.

Pure Risk - ANSWER - Involve either a loss or no loss. There is no possibility of a gain.

Insurance companies won't insure all types of risks. Which risks do you think are insurable?

- A. Only pure risks
- B. Only speculative risks
- C. Both pure and speculative risks
- D. Neither pure or speculative risks - ANSWER - A.

Select the management technique that matches the example.

Steve is nervous about losing money in the stock market, so he doesn't invest in stocks.

- A. Avoiding risk
- B. Controlling risk
- C. Accepting risk
- D. Transferring risk - ANSWER - A.

Mark uses a laptop computer in his business. If he loses the laptop or accidentally damages it, Mark will have to purchase another laptop or pay to have it repaired.

- A. Avoiding risk
- B. Controlling risk
- C. Accepting risk
- D. Transferring risk - ANSWER - C.

# Loma 23 Sample Test Questions

**D Kirk**



## **Loma 23 Sample Test Questions:**

## Embracing the Melody of Expression: An Emotional Symphony within **Loma 23 Sample Test Questions**

In a world taken by monitors and the ceaseless chatter of instant conversation, the melodic splendor and mental symphony produced by the written word often disappear into the back ground, eclipsed by the constant sound and disruptions that permeate our lives. But, nestled within the pages of **Loma 23 Sample Test Questions** a wonderful fictional prize filled with organic thoughts, lies an immersive symphony waiting to be embraced. Constructed by an elegant composer of language, this fascinating masterpiece conducts viewers on a mental journey, well unraveling the concealed songs and profound influence resonating within each cautiously constructed phrase. Within the depths of the emotional evaluation, we can investigate the book is main harmonies, analyze its enthralling writing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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