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# 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.

# Loma Study Guide

**SJ Ball**



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## **Table of Contents Loma Study Guide**

1. Understanding the eBook Loma Study Guide
  - The Rise of Digital Reading Loma Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Loma Study Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Loma Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Loma Study Guide
  - Personalized Recommendations
  - Loma Study Guide User Reviews and Ratings
  - Loma Study Guide and Bestseller Lists
5. Accessing Loma Study Guide Free and Paid eBooks
  - Loma Study Guide Public Domain eBooks

- Loma Study Guide eBook Subscription Services
- Loma Study Guide Budget-Friendly Options
- 6. Navigating Loma Study Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Loma Study Guide Compatibility with Devices
  - Loma Study Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Loma Study Guide
  - Highlighting and Note-Taking Loma Study Guide
  - Interactive Elements Loma Study Guide
- 8. Staying Engaged with Loma Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Loma Study Guide
- 9. Balancing eBooks and Physical Books Loma Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Loma Study Guide
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Loma Study Guide
  - Setting Reading Goals Loma Study Guide
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Loma Study Guide
  - Fact-Checking eBook Content of Loma Study Guide
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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