

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.

Study Guide For The Loma Insurance Exam

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Table of Contents Study Guide For The Loma Insurance Exam

1. Understanding the eBook Study Guide For The Loma Insurance Exam
 - The Rise of Digital Reading Study Guide For The Loma Insurance Exam
 - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide For The Loma Insurance Exam
 - 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 Study Guide For The Loma Insurance Exam
 - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide For The Loma Insurance Exam
 - Personalized Recommendations
 - Study Guide For The Loma Insurance Exam User Reviews and Ratings
 - Study Guide For The Loma Insurance Exam and Bestseller Lists

5. Accessing Study Guide For The Loma Insurance Exam Free and Paid eBooks
 - Study Guide For The Loma Insurance Exam Public Domain eBooks
 - Study Guide For The Loma Insurance Exam eBook Subscription Services
 - Study Guide For The Loma Insurance Exam Budget-Friendly Options
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 - ePub, PDF, MOBI, and More
 - Study Guide For The Loma Insurance Exam Compatibility with Devices
 - Study Guide For The Loma Insurance Exam Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Study Guide For The Loma Insurance Exam
 - Highlighting and Note-Taking Study Guide For The Loma Insurance Exam
 - Interactive Elements Study Guide For The Loma Insurance Exam
8. Staying Engaged with Study Guide For The Loma Insurance Exam
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Study Guide For The Loma Insurance Exam
9. Balancing eBooks and Physical Books Study Guide For The Loma Insurance Exam
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Study Guide For The Loma Insurance Exam
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Study Guide For The Loma Insurance Exam
 - Setting Reading Goals Study Guide For The Loma Insurance Exam
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Study Guide For The Loma Insurance Exam
 - Fact-Checking eBook Content of Study Guide For The Loma Insurance Exam
 - 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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