
LOMA 281 Test Questions with Correct Answers

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.

McCarran-Ferguson Act - Answer-states that while the federal government has authority to regulate the insurance industry, it would not exercise its right if the insurance industry was regulated effectively and adequately on the state level.

Dodd-Frank Act - Answer-Created the Federal Insurance Office (FIO) with authority to monitor the insurance industry

Sample Loma Test Questions

John T. Flynn, Herbert Garber



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Modern Physical Geography, Study Guide Alan H. Strahler, Arthur N. Strahler, 1992-01-17 This Fourth Edition of a well established text on physical geography provides rigorous coverage of the topic at the undergraduate level It includes a full color art program and increased attention to environmental issues

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of communication in interpersonal relationships Emphasis is placed on personal situational and cultural influences of interaction Attention is given to human perception interpersonal dynamics listening conflict management verbal and nonverbal symbol systems **Journal of Gas Lighting and Water Supply** ,1924 **The Journal of Industrial and Engineering Chemistry** ,1912

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