

LOMA 280 Chapter 1 Exam Questions And Answers Latest Update 2025

Speculative Risk - - -

correct answer Loss, gain, or no change; cannot be insured

Pure risk - - -

correct answer Can be insured; the risk of loss w/o the possibility of a gain

Risk Management - - -

correct answer The process of eliminating reducing risk; includes: avoiding, controlling, transferring, or accepting.

Insurer - - -

correct answer A company that accepts risk and makes a promise to pay a policy if loss occurs.

Policy Benefit - - -

correct answer Amount of money insurer agrees to pay under policy.

Personal Risk - - -

correct answer Associated w/ economic loss of death, health, injury, outliving resources

Loma 280 Past Paper

Jianjun Gao



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