
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

Loma Test Questions

**Mahmoud Torabinejad, Richard E.
Walton**



Loma Test Questions:

Endodontics Mahmoud Torabinejad, Richard E. Walton, 2009-01-01 This 4th edition is an essential scientific clinical building block for understanding the etiology treatment of teeth with pulpal periapical diseases You ll easily understand learn procedures through step by step explanations accompanied by illustrations as well as video clips included on CD

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Assessment, Volume 4 Jay C. Thomas, 2003-09-18 In one volume the leading researchers in industrial organizational assessment interpret the range of issues related to industrial organizational tests including test development and psychometrics clinical applications ethical and legal concerns use with diverse populations computerization and the latest research Clinicians and researchers who use these instruments will find this volume invaluable as it contains the most comprehensive and up to date information available on this important aspect of practice **Prep Pak for Course 1/course**

280 Dean L. Polk, Gene Stone, Julia K. Wooley, 1996 *Model Tests and Numerical Simulations of Liquefaction and Lateral Spreading* Bruce L. Kutter, Majid T. Manzari, Mourad Zeghal, 2019-11-15 This open access book presents work collected through the Liquefaction Experiments and Analysis Projects LEAP in 2017 It addresses the repeatability variability and sensitivity of lateral spreading observed in twenty four centrifuge model tests on mildly sloping liquefiable sand The centrifuge tests were conducted at nine different centrifuge facilities around the world For the first time a sufficient number of experiments were conducted to enable assessment of variability of centrifuge test results The experimental data provided a unique basis for assessing the capabilities of twelve different simulation platforms for numerical simulation of soil

liquefaction The results of the experiments and the numerical simulations are presented and discussed in papers submitted by the project participants The work presented in this book was followed by LEAP Asia that included assessment of a generalized scaling law and culminated in a workshop in Osaka Japan in March 2019 LEAP 2020 ongoing at the time of printing is addressing the validation of soil structure interaction analyses of retaining walls involving a liquefiable soil A workshop is planned at RPI USA in 2020 *Resources in Education* ,1996 *Proceedings of the ... Annual Conference of the Life Office Management Association* Life Office Management Association. Conference,1937

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