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# 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

**AcsW Corker-Caulker, Richard Corker-Caulker (AcsW)**

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*Subversive Spirituality* L. Paul Jensen, 2009-08-01 *Subversive Spirituality* links the practice and study of Christian spirituality with Christian mission It develops a twofold thesis grace spiritual disciplines and mission practices are inseparably linked in the mission of Jesus of the early church and of several historical renewal movements as well as in a contemporary field research sample and amidst the collapse of space and time evidenced by our culture s increasingly hurried pace of life more time and space are needed for regular solitary and communal spiritual practices in church mission and leadership structures if Christian mission is to transform people and culture in our time This requires a subversion of the collapsed spatial and temporal codes that have infected our Christian institutions Jensen employs methods and approaches from a variety of academic disciplines to explore both spirituality in terms of space and time and mission in terms of deed and word Specifically Jensen examines the spirituality and mission of Jesus the early church the apostolic fathers Origen the Devotio Moderna the early Jesuits David Brainerd and several women in 19th century Protestant missions He considers the spirituality and mission that have arisen within the postmodern generations born after 1960 Based on the theological historical cultural and field analyses of this study a model for spirituality and mission is

proposed The model addresses the contemporary collapse of space and time and appears to have widespread applicability to diverse cultures and eras Jensen s model is applied to the pluralistic and postmodern milieu of North America with recommendations for spirituality and mission in church mission and educational structures A derivative model for teaching and practicing spirituality and mission in the academy which also has application for non formal leadership development structures is also proposed

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
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