

Insurance Exam Questions And 100% Correct Answers

1. With a Straight Life policy, what happens if the insured lives to age 100? **Ans: The policy matures and the cash value is paid to the insured.**
2. Most policies will pay the accident death benefits as long as the death is caused by the accident and occurs within? **Ans: 90 days.**
3. What is the maximum period of coverage under COBRA? **Ans: 36 months**
4. An insured has chosen joint and 2/3 survivor as the settlement option. What does this mean to the beneficiaries? **Ans: The surviving beneficiary will continue receiving 2/3 of the benefit paid when the insured was alive.**
5. What percentage of individually-owned disability income is taxable? **Ans: 0%**
6. How are the variable annuities regulated? **Ans: By state and federal agencies**
7. An insured committed suicide 6 months after his life insurance policy was issued. The insurer will? **Ans: Refund the premiums paid.**
8. Which of the following conditions would a disability income policy most likely NOT require in order to qualify for benefits? **Ans: A specified income status prior to the disability**
9. In Pennsylvania, a "pre-existing condition" is defined as a disease or condition for which medical attention was received at least? **Ans: 90 days prior to the effective date of coverage.**
10. An insured was involved in an accident and could not perform her current job for 3 years. If the insured could reasonably perform another job utilizing similar skills after 1 month, for how long would she be receiving benefits under an "own occupation" disability plan? **Ans: 2 years**
11. After a person's employment is terminated, it is possible to obtain individual health insurance after losing the group health coverage provided by the employer. Which of the following is NOT true? **Ans: By law, the new, individual policy must provide the same benefits as the group insurance policy.**
12. Amanda is scheduled for a root canal. Which type of treatment is this? **Ans: Endodontics**
13. Which of the following is deemed to be consideration on the part of the applicant, in respect to the Consideration Clause? **Ans: Payment of premium**

Motor Insurance Exam Questions

Hussin A.Rothana



Motor Insurance Exam Questions:

Embracing the Melody of Expression: An Emotional Symphony within **Motor Insurance Exam Questions**

In some sort of eaten by screens and the ceaseless chatter of instant conversation, the melodic elegance and emotional symphony created by the written term frequently disappear into the background, eclipsed by the relentless noise and disruptions that permeate our lives. However, located within the pages of **Motor Insurance Exam Questions** a stunning fictional treasure brimming with natural emotions, lies an immersive symphony waiting to be embraced. Crafted by an elegant musician of language, this charming masterpiece conducts visitors on a psychological journey, well unraveling the concealed tunes and profound influence resonating within each cautiously constructed phrase. Within the depths of the moving evaluation, we shall investigate the book is central harmonies, analyze their enthralling publishing fashion, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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