
PSI Life ,Accident and Health Practice Exam Questions and Answers

_____ is the initial step of the total process of insuring a health risk. - field underwriting

_____ is the process of selection, classification and rating, and determining if someone is insurable. - home office underwriting

"Person" means all of the following EXCEPT

- 1
an association.
- 2
a corporation.
- 3
a business trust.
- 4
an organizational trust. - 4
an organizational trust.

A _____ places insurance with a non-admitted insurer when insurance cannot be placed with an admitted insurer - surplus lines producer

A _____ Insurance Company is directed by officers and directors and has a stated amount of capital stock owned by stockholders - Stock

A beneficiary receives ample income each month from the interest earned while the insurance company retains the principal. This is referred to as: - capital conservation

A licensed life agent may _____ on behalf of a life insurer for which the life agent is not specifically appointed. - Present a proposal for insurance to a prospective policyholder

A Life and Disability Analyst cannot be employed or paid by the insurer and must meet all of the following requirements, except:

- 1
Be a resident of the state of California
- 2
Be at least age 18
- 3
Pass a written examination prepared by the Commissioner

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