
AD BANKER LIFE & HEALTH CHAPTER 8 EXAM 2025

A disability income policy may provide a benefit for loss of time from employment in which of these ways? - Precise Answer ✓✓ A flat benefit amount or a percentage of pre-tax income

In an AD&D policy, the capital sum provides benefits for which of the following losses? - Precise Answer ✓✓ Loss of limb or eyesight from accidental causes

Self-funded employee health care benefit plans which are not fully insured are governed under which of the following federal acts? - Precise Answer ✓✓ ERISA

Which of the following is not a government-sponsored plan of health care? - Precise Answer ✓✓ Medicare Supplement

Certain disability and health care insurance products may be subject to specific advertising regulations. In general, insurance producers should do which of these? - Precise Answer ✓✓ Use company-provided advertisements for each product they wish to market.

Answers to questions in applications for health and disability insurance are considered representations and not warranties. If an applicant later realizes he/she answered a question incorrectly, how may the answer be changed? - Precise Answer ✓✓ Wrong information may be corrected at any time prior to issuance of the policy

All of the following are individual underwriting factors, EXCEPT: - Precise Answer ✓✓ Marital Status

Which one of the following is the initial source of underwriting information? - Precise Answer ✓✓ The application

Who pays for any reports or Medical Exams required as part of the underwriting process for insurance? - Precise Answer ✓✓ The insurance company

Lifetime Health Chapter 8 Test Key

WJ Hussar



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