

Alabama Life and Health Insurance- Comp Exam | Latest 2024/25 | Rated A+

industrial life insurance is also referred to as debt policy

Based upon Optional Uniform Provisions, an insurer would have the right to deny claim payment in all of the following circumstances, except: misstatement of age on the application

Insurable interest for life insurance is necessary only at the time of: application

Which of the following types of policies would a sports team purchase to obtain coverage for a season? blanket

If the insurer cancels an individual health plan, what happens to the unearned premium? it is refunded on a pro rata basis

Policy replacement is the process of: Cancelling an existing policy and issuing a new policy

Electing a _____ option for an annuity means that the annuitant will receive an income for life or for a temporary period of time. settlement

The statements and descriptions in an application for a life insurance policy or annuity are: representations and not warranties

Under the Modified Endowment Contract rules the 7-Pay Test is defined as: The comparison of premiums paid during the first 7 years with the net level premiums that would have been paid on a 7 year pay whole life of the same death benefit

When there is enough cash value within a life policy to pay the premium, the Automatic Premium Loan provision prevents the policy from: lapsing

A retiree elected the Life Income with 10 Year Period Certain. He/she dies the day after receiving 119 monthly payments. The beneficiary will receive _____ more payment(s): 1

Which of the following traditional whole life policies has the highest first-year annual premium, all other factors being equal?

- A. 40-pay life
 - B. 30-pay life
 - C. 20-pay life
 - D. 10-pay life
- D. 10-pay life

Who is generally named as the beneficiary when a credit life insurance policy is issued? creditor

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