

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**

Insurance Exam Question Paper

Huangqi Zhang



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