

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

JE Gale



Motor Insurance Exam Questions:

Decoding **Motor Insurance Exam Questions**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Motor Insurance Exam Questions**," a mesmerizing literary creation penned by a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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