

Life Insurance Study Guide

To accompany the Student Information Guide on Life Insurance.

Name: _____

Date: _____

Part 1: Multiple Choice

Directions: Write the letter of the correct answer choice in the blank.

1. _____ Which of the following is a variable used in a mortality table for an insurance company?
 - A. age
 - B. gender
 - C. tobacco
 - D. all of the above

2. _____ In the insurance business, underwriters are the people who _____.
 - A. determine the purpose of the insurance of an individual.
 - B. use math to develop mortality tables.
 - C. buy insurance policies.
 - D. sell insurance policies.

3. _____ What are the four general health categories insurance companies use to evaluate individuals for a life insurance policy?
 - A. Average, Normal, Unhealthy, Risky
 - B. Fair, Poor, Good, Excellent
 - C. Preferred Best, Preferred, Standard, and Tobacco
 - D. Unavailable, Available, False, True

4. _____ Term insurance does which of the following?
 - A. remains in force until the policy matures.
 - B. provides a base line for the cost of insurance.
 - C. provides life insurance coverage for a specified term of years in exchange for a specified premium.
 - D. requires life insurance companies to provide coverage for everyone.

5. _____ When the insured dies, what information do life insurance companies require before they will pay the claim?
 - A. no information is required for policy pay out
 - B. an acceptable proof of death (death certificate) and the insurer's completed claim form
 - C. the past medical history of the insured
 - D. the insured's resume

Study Guide For Nebraska Insurance Test

Michael Hoelscher



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