

## Life Insurance Study Guide

To accompany the Student Information Guide on Life Insurance.

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Part I: 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

**ExamREVIEW**



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**Yu**,Examreview,2024-06-10 Book updated Jun 2024 Whether you are preparing for a licensing exam or seeking to deepen your understanding of the industry this book is your indispensable resource Life and health insurance are pivotal components of financial planning providing individuals and families with security and peace of mind Mastery of this subject not only enhances your professional credentials but also empowers you to make a meaningful impact on your clients lives The insurance industry is ever evolving shaped by regulatory changes market dynamics and advances in medical science Keeping

up with these changes is crucial for anyone involved in life and health insurance. This book offers a structured approach to learning featuring a diverse array of practice questions that reflect the current standards and trends in the industry. By engaging with these questions, you will solidify your knowledge, identify areas for improvement, and build the confidence needed to excel. Each section includes a range of questions from simple definitions to complex scenarios mimicking the difficulty of actual state licensing exams. There are explanations accompanying each answer, ensuring that you not only know the correct response but also understand the reasoning behind it. Embarking on a career in life and health insurance requires dedication, knowledge, and a commitment to ongoing learning. This book is designed to support you every step of the way, providing the tools and insights necessary to achieve your goals. By thoroughly engaging with the material, you will be well prepared to navigate the complexities of the insurance landscape and to excel in your professional journey. *Nebraska Producer's Accident and Health Insurance License Exam Review Questions & Answers* MIKE. EXAMREVIEW.

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