

## 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

# Life And Health Insurance Study Guide

**L Reisser**



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