

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

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Table of Contents Study Guide For Nebraska Insurance Test

1. Understanding the eBook Study Guide For Nebraska Insurance Test
 - The Rise of Digital Reading Study Guide For Nebraska Insurance Test
 - Advantages of eBooks Over Traditional Books
2. Identifying Study Guide For Nebraska Insurance Test
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Study Guide For Nebraska Insurance Test
 - User-Friendly Interface
4. Exploring eBook Recommendations from Study Guide For Nebraska Insurance Test
 - Personalized Recommendations
 - Study Guide For Nebraska Insurance Test User Reviews and Ratings
 - Study Guide For Nebraska Insurance Test and Bestseller Lists
5. Accessing Study Guide For Nebraska Insurance Test Free and Paid eBooks
 - Study Guide For Nebraska Insurance Test Public Domain eBooks
 - Study Guide For Nebraska Insurance Test eBook Subscription Services
 - Study Guide For Nebraska Insurance Test Budget-Friendly Options
6. Navigating Study Guide For Nebraska Insurance Test eBook Formats

- ePub, PDF, MOBI, and More
- Study Guide For Nebraska Insurance Test Compatibility with Devices
- Study Guide For Nebraska Insurance Test Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Study Guide For Nebraska Insurance Test
 - Highlighting and Note-Taking Study Guide For Nebraska Insurance Test
 - Interactive Elements Study Guide For Nebraska Insurance Test
- 8. Staying Engaged with Study Guide For Nebraska Insurance Test
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Study Guide For Nebraska Insurance Test
- 9. Balancing eBooks and Physical Books Study Guide For Nebraska Insurance Test
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Study Guide For Nebraska Insurance Test
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Study Guide For Nebraska Insurance Test
 - Setting Reading Goals Study Guide For Nebraska Insurance Test
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Study Guide For Nebraska Insurance Test
 - Fact-Checking eBook Content of Study Guide For Nebraska Insurance Test
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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