POKER EXAMS

PRACTICE & ASSESSMENT PDF

SCHOOL: Insurance Exams
COURSE: Life Insurance Producer
SUBJECT: Indiana Insurance Exams

Indiana Life and Health Producer Exam

Section: Indiana Insurance Exams • **Total Questions:** 10 • **Format:** Verified Q&A

1. Which of the following policies allows the insured to continue the policy at the end of the policy term with no questions asked, even if the insured's health has deteriorated or the insured has entered a hazardous occupation?

(A) Decreasing Term
(B) Non-Convertible Term
(C) Endowment
(D) Renewable Term

2. Which of the following clauses of an insurance contract states that a specified amount of money will be paid to a designated person on the death of an insured?

(A) Consideration
(B) Incontestable
(C) Insuring Agreement
(D) Entire Contract

3. A beneficiary who must consent to a change in the beneficiary designation in a life insurance policy is referred to as:

(A) an irrevocable beneficiary
(B) a contingent beneficiary
(C) a secondary beneficiary
(D) a primary beneficiary

4. The Accelerated Death benefit feature is designed to:

(A) allow the beneficiary access to money prior to the death of the insured
(B) provide policy loan access to the insured
(C) pay the face amount of the policy prior to death
(D) pay a portion of the face amount of insurance prior to the death of the insured

5. Which of the following conditions is excluded from coverage of a Long-Term Care rider?

(A) A stroke

(B) Alzheimer's disease

(C) An injury while serving in the armed forces

(D) An injury sustained in an automobile accident

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6. The purpose of the U.S.A. Patriot Act is to detect and deter:

(A) non-US citizens as insureds

(B) non-US citizens as beneficiaries

(C) terrorism

(D) alien insurance companies

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7. The Prelicensing Certificate of Completion expires after what period of time?

(A) 3 months

(B) 6 months

(C) 9 months

(D) 12 months

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8. The Insuring clause in an Accident & Health policy:

(A) promises to pay according to the insurance contract

(B) guarantees the premium

(C) guarantees all services

(D) lists the policy owner's rights to change the beneficiary

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9. Which of the following features guarantees continued coverage for an insured who is a minor, even if the policyowner becomes totally disabled?

(A) Conversion privilege

(B) Payor benefit

(C) Disability Income rider

(D) Guaranteed Insurability rider

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10. An underwriter would use consumer reports to determine an applicant's:

(A) height, weight, and blood pressure

(B) likelihood of making premiums payments

(C) history of traffic citations

(D) use of tobacco, drugs, or alcohol
