Missouri Life and Health Insurance State Exam new exam

The accelerated death benefit provision in a life insurance policy is also known as a(n): -Living benefit.

Under an individual health insurance policy, the time limit of certain defenses provision states that nonfraudulent misstatements first become incontestable two years: - from the date that the policy was issued.

____ can be defined as "making an unfair comparison of two insurance policies". -Misrepresentation.

Which entity issues Medicare supplement insurance? - Insurance companies.

The combination of whole life and ____ term life insurance is referred to as a family income policy. - Decreasing.

All of these are characteristics of an Adjustable Life policy EXCEPT: - Face amount can be adjusted using policy dividends.

What is the MAXIMUM fixed interest rate for life insurance policy loans? - 8%

With Disability Income insurance, an insurance company may limit the monthly benefit amount a prospective policy holder may obtain because of the insured's: - Gross income at the time of purchase.

Which of the following is a requirement for obtaining a resident producer license in Missouri? - Pay a \$100 license fee.

A(n) _____ life policy offers the owner investment in products such as money-market funds, long-term bonds, and equities. - Variable.

K pays on a \$20,000 twenty-year endowment policy for ten years and dies from an automobile accident. How much will the insurance company pay the beneficiary? - \$20,000 death benefit.

The percentage of an individual's Primary Insurance Amount (PIA) determines the benefits paid in which of the following programs? - Social security disability income.

When an insured changes to a more hazardous occupation, which disability policy provision allows an insurer to adjust policy benefits and rates? - Change of occupation provision.

Missouri Life And Health

David F. Kelly, Gerard Magill, Henk ten Have

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