

life insurance exam with correct Answers

An individual applied for an insurance policy and paid the initial premium. The insurer issued a conditional receipt. Five days later the applicant and t submit a medical exam. If the policy was issued, what would be the policy's effective date?

- A. The date of policy delivery
- B. The date of the issue
- C. The date of application
- D. The date of the medical exam** - ANS D. The date of the medical exam

The Federal Fair Credit Reporting Act

- A. Regulates consumer reports**
- B. Protects customer privacy
- C. Regulates telemarketing
- D. Prevents money laundering - ANS A. Regulates consumer reports

Which of the following is NOT the consideration in a policy?

- A. The premium amount paid at the time of application
- B. The promise to pay covered losses
- C. The application given to a prospective insured**
- D. Something of value exchanged between parties - ANS C. The application given to a prospective insured

Something of value exchanged between the insurer and the insured is considered an

- A. Acceptance
- B. Legal capacity
- C. Consideration**
- D. Offer - ANS C. Consideration

The full premium was submitted with the application for life insurance, and the policy was issued two weeks later as requested. When does the policy coverage become effective?

- A. As of the application date**
- B. As of the policy deliver date
- C. As of the first of the month after the policy issue
- D. As of the policy issue date - ANS A. As of the application date

An agent and an applicant for a life insurance policy fill out and sign the application. However, the applicant does not wish to give the agent the initial premium, and no conditional receipt is issued. When will coverage begin?

- A. On the designated effective date
- B. On the application date

Life Insurance Exam Manual Ms

Peipei Pang



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Multiple Sclerosis and Related Disorders Robert Fox, Alexander D. Rae-Grant, Francois Bethoux, 2018-08-28 Revised and updated second edition of Multiple Sclerosis and Related Disorders Clinical Guide to Diagnosis Medical Management and Rehabilitation the only comprehensive but practical source of core information on multiple sclerosis and other demyelinating disorders Intended as a ready reference for clinicians who provide ongoing care to MS patients this book combines evidence based science with experience based guidance to present current standards and management protocols from leading MS centers Beginning with the scientific underpinnings of MS for clinicians the book proceeds through diagnosis including initial symptoms diagnostic criteria and classification imaging and differential diagnosis and onto approved treatments for the various MS types and emerging therapies Later parts of the book discuss symptom management and rehabilitation with chapters focusing on specific side effects along with considerations for special populations comorbidities societal and family issues and related autoimmune disorders that are often mistaken for MS Throughout chapters include lists of Key Points both for clinicians and for patients and families and management pearls are boxed for quick reference and clinical utility Illustrations tables algorithms assessment scales and up to date MRI imaging enrich the text making this a wide ranging clinical reference for all members of the MS care team New to the Second Edition Includes summary recommendations from new AAN practice guidelines for use of DMTs All chapters updated to reflect the latest literature and diagnostic criteria Five entirely new chapters added to expand coverage of treatment rehabilitation and symptom management and special issues related to MS Treatment section has been completely revised to better capture current approaches to disease modifying therapies with separate chapters devoted to injection and oral therapies infusion therapies and treatments for progressive forms of MS Related autoimmune diseases section significantly expanded to include transverse myelitis autoimmune encephalitis and neurosarcoidosis **The Medical examination for life insurance and its associated clinical methods**

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