

Life Insurance Unit1 Final Study Guide

Questions with Answers

Exam 1

- **Question 1**

2 out of 2 points



A term rider typically provides for a conversion period, during which the rider may be converted into permanent coverage without evidence of insurability.

Selecte
d True
Answer
e

- **Question 2**

2 out of 2 points



If an insured individual dies under circumstances that suggest suicide, the presumption is that he did not, and the burden of proof is on the insurer to prove that suicide, in fact, occurred.

Selecte
d True
Answer
e

- **Question 3**

2 out of 2 points



A conceptually sound approach to valuing key employees should Selected

Answer: Recognize that most, if not all, the value of key employe contributions will be recovered over time through change or adapting

- **Question 4**

2 out of 2 points



The income replacement approach assumes the insurance should be equal to the value of the person's future earnings potential to the surviving family members.

Selecte
d True
Answer
e

- **Question 5**

Acceler



Life Insurance Study Guide

O. Ray Whittington



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