Study Guide for Actual Final Exam -South Carolina Life and Health Insurance 2024

The branch of dentistry which deals with the replacement of missing parts is called

Endodontics
Periodontics
Orthodontics
Prosthodontics - CORRECT ANSWER-Prosthodontics

How many months can a life insurance policy normally be backdated from the date of application?

3 6 9 12 - CORRECT ANSWER-6

HIPAA considers which of the following as "individually identifiable health information"?
- CORRECT ANSWER-A person's health claim information

Which of the following is NOT taken into consideration when determining eligibility for Medicare benefits? - CORRECT ANSWER-Income

What is the primary factor that determines the benefits paid under a disability income policy? - CORRECT ANSWER-wages

All of the following are functions of an insuring clause EXCEPT - CORRECT ANSWER-Primarily describes the free-look period

The Fair Credit and Reporting Act's main purpose is to - CORRECT ANSWER-protect consumers with guidelines regarding credit reporting and distribution

What is known as the immediate specific event causing loss and giving rise to risk? -CORRECT ANSWER-Peril

Mary is issued an initial producer's license on April 29, 2012. Her birthdate is March 14, 1980. When does her license renew? - CORRECT ANSWER-March 31, 2014

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Rebecca Lash-Rabick, Carol
Meysenburg Johnson, Jacqueline Bode
Frevert, Suzann Morin-Steffen, Jennifer
Buth Bell

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