
WEBCE TEST 1 QUESTIONS AND ANSWERS

Abby lives in Ohio, where she is licensed as an insurance producer. She wants to apply for a nonresident license in Pennsylvania. Which of the following conditions must she satisfy?

- She must move to Pennsylvania.
- She must surrender her Ohio license.
- She must be sponsored by a producer licensed in Pennsylvania.
- She must show her Ohio license is in good standing. - Answer- she must show her Ohio license is in good standing

An annuity settlement option with a life contingency is one that:

- pays annuity benefits for a specified period of time whether the annuitant lives or dies during that period.
- terminates annuity benefit payments if the annuitant is alive upon reaching his or her life expectancy
- continues annuity benefit payments for as long as the annuitant lives, even if it surpasses the annuitant's life expectancy
- requires there to be two or more annuitants who will receive annuity benefit payments before annuitization is permitted - Answer- continues annuity benefit payments for as long as the annuitant lives, even if it surpasses the annuitants life expectancy

Which group health plan gives employers the most flexibility in designing and arranging the plan's benefits?

- experience-rated plans
- community-rated plans
- government issue plans
- participating plans - Answer- experience-rated plans

An insurer typically considers all of the following during the underwriting process EXCEPT:

- medical history
- educational background
- medical exams
- lab tests - Answer- educational background

Before delivering a health insurance policy to a client, the producer alters the insuring clause in a way that he believes will benefit the insurance company. Which of the following statements is correct regarding this alteration?

- It is required of a diligent producer.
- It is prohibited by the entire contract provision.

Webce Test Answers

**Gary B. Shelly, Thomas J.
Cashman, Misty Vermaat, Jeffrey J.
Quasney**

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