
PSI Practice Exam| 75 Questions| Correct Answers| Verified

Which of the following occurs immediately after the application is submitted and the initial premium paid?

1. the underwriting process begins
2. the applicant's references are checked
3. the beneficiaries are selected
4. the insurance goes into effect. - ANSWER 1. the underwriting process begins

Obtaining consumer information reports under false pretenses is prosecutable by which of the following?

1. USA Patriot Act
2. Fair Credit Reporting Act
3. State laws where the applicant resides
4. Securities and Exchange Commission - ANSWER 2. Fair Credit Reporting Act

Which is the major reason why long term care insurance is becoming increasingly important?

1. It is easy to make a profit from investing in long term care
2. As life expectancy increases, the chances of needing long term care also increase
3. Nursing homes only accept Medicare as a secondary insurance source.
4. Many younger people are developing life-threatening conditions and require hospice care. - ANSWER 2. As life expectancy increases, the chances of needing long term care also increase

Under which situation must insurable interest exist between the applicant and insured at the time of application?

1. When a third-party applicant names themselves beneficiary.
2. When the applicant and the insured are the same person.
3. When the beneficiary is a member of the applicant's immediate family
4. When a third-party applicant names the insured's company as beneficiary. - ANSWER 1. When a third-party applicant names themselves beneficiary.

Which of the following is TRUE of a point of service plan?

1. Patients must submit claim forms for all services received.
2. The difference in cost between in-network and out-of-network is relatively small.
3. A patient's care is coordinated by an in-network primary care physician.

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Rotating Machinery for Gas-cooled Reactor Application U.S. Atomic Energy Commission. Division of Technical Information,1963 *Energy Research Abstracts* ,1991 **Proceedings of ... IEEE Southeast-con, Region 3 Conference** ,1975 **Network World** ,1993-06-28 For more than 20 years Network World has been the premier provider of information intelligence and insight for network and IT executives responsible for the digital nervous systems of large organizations Readers are responsible for designing implementing and managing the voice data and video systems their companies use to support everything from business critical applications to employee collaboration and electronic commerce *Scientific and Technical Aerospace Reports* ,1975 **STAR** ,1973 *Monthly Catalog of United States Government Publications* United States. Superintendent of Documents,1991 *Journal of Petroleum Technology* ,1985 **Monthly Catalogue, United States Public Documents** ,1993 *Motorcycle Road Trips (Vol. 2) Wastegates - Fourteen Years As President of the Turbo Motorcycle Owners Association* Backroad Bob,2010-06-23 Thirty four previously published magazine articles from the Backroad Bob s Motorcycle Adventures Wastegates CD Produced over eight years as the fourteen year president of the Turbo Motorcycle International Owners Association TMIOA these SWastegate editorials appeared in the association s quarterly

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