

Life & Health Insurance Exam Practice Test Questions and Answers

1. Insurance is governed by:

- A) Federal government
- B) States
- C) Counties
- D) Local government

2. Which is a speculative risk?

- A) Gambling
- B) Skydiving
- C) Unsafe driving
- D) Frequent traveling

3. What makes a risk insurable?

- A) Is measurable
- B) Is pure
- C) Has a defined dollar value
- D) All of the above

4. A health savings account is what?

- A) A savings method that is tax free and helps people save money against high deductible insurances
- B) A type of savings designed to provide additional health options
- C) A type of savings that attempts to help healthy people save money when shopping for healthy items
- D) A type of savings that pays every office co-pay for users

Answers: 1-B 2-A 3-D 4-A

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