ALU 101 Practice Questions

1. The test that measures thyroid function is:

   1. thoracentesis
   2. fine needle aspirate (FNA)
   3. fluorescein angiography
   4. radioactive iodine uptake

2. The class of drug that is often used as the first treatment for hypertension is:

   1. anticoagulants
   2. nitrates
   3. thiazide diuretics
   4. statins

3. The level of fructosamine in the blood represents the:

   1. glucose level two hours after drinking a high glucose solution
   2. average glucose level over a three month period
   3. glucose level after fasting for 12 hours
   4. average glucose level over a three week period

4. An absolute increase in the number of cells in a tissue is:

   1. dysplasia
   2. hyperplasia
   3. hypertrophy
   4. metaplasia

5. The cardiac ejection fraction measures the:

   1. pumping ability of the heart
   2. degree of atherosclerosis
   3. carotid intimal-medial thickness
   4. level of radioisotope in the heart
6. The measure of a test's ability to exclude the possibility of a particular disease is:

1. sensitivity
2. reliability
3. reasonability
4. specificity

7. In the U.S., the motor vehicle citation that results from a refusal to submit to testing for alcohol is:

1. administrative per se
2. implied consent
3. zero tolerance
4. conditional privilege

8. A substantial financial interest by a beneficiary in the continued life of the insured is:

1. anti-selection
2. insurable value
3. speculation
4. insurable interest

9. The life insurance product characterized by flexibility in both premium paying and death benefit is:

1. modified whole life
2. increasing term life
3. yearly renewable term
4. universal life

10. The benefit that allows additional insurance coverage to be purchased at certain times during the life of the contract is the:

1. guaranteed insurability option
2. change of plan provision
3. extended maturity option
4. entire contract provision

11. The type of general aviation that has the highest percentage of fatal accidents is:

1. crop dusting
2. personal pleasure
3. flight instruction
4. business
12. The principal cause of hang gliding accidents is:

1. pilot error
2. weather
3. physical demands
4. equipment malfunction

13. Prolonged airplane travel increases the risk of:

1. asthma
2. pulmonary embolism
3. dementia
4. food poisoning

14. The replacement of another company's policy with one that provides limited benefits to the applicant for the purpose of increasing the producer's commission is:

1. churning
2. profit sharing
3. twisting
4. discriminating

15. A transrectal ultrasound (TRUS) is commonly used to evaluate the:

1. bladder
2. kidneys
3. uterus
4. prostate

16. A malignant tumor of connective tissue origin is:

1. sarcoma
2. myeloma
3. adenoma
4. lymphoma

17. To receive payment under most Long Term Care riders, an insured must be:

1. terminally ill
2. confined to a nursing home for at least six months
3. completely disabled
4. unable to perform two or more Activities of Daily Living (ADLs)
18. A sleep study records all of the following EXCEPT:

1. forced vital capacity (FVC)
2. oxygen saturation
3. respiratory effort
4. body position

19. All of the following are potential complications of gastrointestinal surgery for obesity EXCEPT:

1. dumping syndrome
2. anemia
3. nutritional deficiencies
4. diabetes

20. Factors that increase the risk of developing Type 2 diabetes include all of the following EXCEPT:

1. smoking
2. gestational diabetes
3. impaired glucose tolerance (IGT)
4. obesity

21. Tumor markers include all of the following EXCEPT:

1. carcinoembryonic antigen (CEA)
2. alpha fetoprotein (AFP)
3. prostate specific antigen (PSA)
4. blood urea nitrogen (BUN)

22. Factors associated with a favorable prognosis for coronary artery disease (CAD) include all of the following EXCEPT:

1. good exercise capacity
2. reduced ejection fraction
3. mild disease
4. older age onset

23. All of the following statements regarding the insurance laboratory testing protocol to detect cotinine are correct EXCEPT:

1. It is very accurate.
2. It can be tested from saliva.
3. It cannot differentiate between nicotine gum and cigarette use.
4. It is typically positive from exposure to secondhand smoke.
24. Effects of alcohol on the central nervous system can include all of the following EXCEPT:

1. drowsiness
2. slowed reaction time
3. increased concentration
4. decreased night vision

25. When underwriting an individual for key person life insurance, all of the following are considerations EXCEPT the:

1. business history of the company
2. number of key employees in the company
3. age of the proposed insured
4. cost of estate taxes at the proposed insured's death

26. Features of term life insurance contracts typically include all of the following EXCEPT:

1. convertibility
2. defined period of coverage
3. cash value
4. renewability

27. A policy can be rescinded after the contestability period has expired in all of the following situations EXCEPT:

1. There was fraudulent impersonation.
2. The policy was obtained with intent to murder the insured.
3. There was a lack of insurable interest.
4. Disclosed medical history was not investigated.

28. All of the following statements regarding the instrument flight rating are correct EXCEPT:

1. It is held by approximately half of the pilot population.
2. It indicates mastery of instruments for aircraft navigation.
3. It is a required rating for commercial pilots.
4. It limits pilots to flying in daylight hours.

29. Common health disorders that can be exacerbated by underwater diving include all of the following EXCEPT:

1. allergies
2. heart disease
3. asthma
4. kidney disease
30. In the U.S., preference for obtaining an immigrant visa is given to all of the following EXCEPT a/an:

1. relative of a U.S. citizen
2. worker with a special occupation
3. individual engaged to a U.S. citizen
4. university student

31. All of the following statements regarding the USA PATRIOT Act are correct EXCEPT:

1. It requires establishment of anti-money laundering programs.
2. It prohibits transactions with Specially Designated Nationals (SDNs).
3. It requires filing of Suspicious Activity Reports (SARs).
4. It maintains the Do Not Call registry.

32. All of the following are layers of the heart wall EXCEPT:

1. endocardium
2. pericardium
3. endometrium
4. myocardium

33. The estimated glomerular filtration rate (eGFR) is based on all of the following EXCEPT:

1. serum creatinine
2. serum albumin
3. age
4. gender

34. Information that can be reported to MIB includes all of the following EXCEPT:

1. EKG results
2. criminal history
3. aviation activity
4. underwriting decisions
35. An increased probability of malignancy is associated with which of the following types of thyroid nodules?

A. cold  
B. functional  
C. hot

Answer Options: 1. A only is correct.  
2. C only is correct.  
3. B and C only are correct.  
4. A, B, and C are correct.

36. Which of the following statements regarding secondary hypertension is/are correct?

A. It accounts for the majority of hypertension.  
B. It is due to an underlying disease.  
C. It is hereditary.

Answer Options: 1. B only is correct.  
2. C only is correct.  
3. A and B only are correct.  
4. A, B, and C are correct.

37. Complications of diabetes can include which of the following?

A. coronary artery disease  
B. retinopathy  
C. hepatitis

Answer Options: 1. A and B only are correct.  
2. A and C only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.

38. Which of the following statements regarding cancer are correct?

A. The primary treatment for metastatic cancer is radiation.  
B. A common site for carcinoma in-situ is the cervix.  
C. The mitotic rate measures cell-dividing activity.

Answer Options: 1. A and B only are correct.  
2. A and C only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.
39. Treatment for coronary artery disease (CAD) can include which of the following?

A. nitrates  
B. calcium channel blockers  
C. melatonin

Answer Options: 1. A only is correct.  
2. A and B only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.

40. Which of the following laboratory tests are typically elevated in uncontrolled diabetes?

A. fructosamine  
B. bilirubin  
C. hemoglobin A1c

Answer Options: 1. A only is correct.  
2. A and B only are correct.  
3. A and C only are correct.  
4. B and C only are correct.

41. Which of the following sources can be used to evaluate a proposed insured’s motor vehicle risk?

A. application  
B. phone history interview  
C. credit report

Answer Options: 1. A and B only are correct.  
2. A and C only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.

42. Which of the following statements regarding the underwriting of creditor insurance is/are correct?

A. The full amount of a loan is rarely covered.  
B. The legitimacy of the lender should be verified.  
C. Venture capitalists are an excellent risk.

Answer Options: 1. A only is correct.  
2. A and B only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.
43. The components of pricing life insurance products include which of the following?

A. mortality
B. expenses
C. investments

Answer Options: 1. A and B only are correct.
2. A and C only are correct.
3. B and C only are correct.
4. A, B, and C are correct.

44. Which of the following statements regarding the accidental death benefit (ADB) provision is/are correct?

A. Death resulting from a self-inflicted injury typically is covered.
B. It provides an additional amount of insurance if death occurs by accident.
C. There is usually a maximum age at which the benefit will terminate.

Answer Options: 1. C only is correct.
2. A and B only are correct.
3. B and C only are correct.
4. A, B, and C are correct.

45. Factors to consider when evaluating the life insurance risk of pilots who fly amateur-built planes include which of the following?

A. pilot experience
B. materials used to build the plane
C. type of flying

Answer Options: 1. A only is correct.
2. B only is correct.
3. A and B only are correct.
4. A, B, and C are correct.
46. Mountain climbing categories that have an increased mortality risk include which of the following?

A. free soloing
B. ice climbing
C. trail hiking

Answer Options: 1. B only is correct.
              2. A and B only are correct.
              3. A and C only are correct.
              4. A, B, and C are correct.

47. Which of the following reasons may a foreign national be deemed inadmissible to Canada?

A. health
B. finances
C. documentation

Answer Options: 1. A and B only are correct.
              2. A and C only are correct.
              3. B and C only are correct.
              4. A, B, and C are correct.

48. The Employee Retirement Income Security Act of 1974 (ERISA) regulates which of the following?

A. public retirement plans
B. employee benefits
C. variable securities

Answer Options: 1. A only is correct.
              2. A and B only are correct.
              3. B and C only are correct.
              4. A, B, and C are correct.

49. Causes of obesity include which of the following?

A. food selection
B. genetics
C. medical impairments

Answer Options: 1. A and B only are correct.
              2. A and C only are correct.
              3. B and C only are correct.
              4. A, B, and C are correct.
50. Types of buy/sell agreements include which of the following?

A. stock redemption  
B. deferred compensation  
C. cross-purchase

Answer options: 1. A and B only are correct.  
2. A and C only are correct.  
3. B and C only are correct.  
4. A, B, and C are correct.

51. Deprivation of blood supply to the myocardium causes:

1. systole  
2. bruit  
3. diastole  
4. ischemia

52. Ketoacidosis is a complication associated with:

1. coronary artery disease  
2. hepatitis  
3. diabetes  
4. peptic ulcer

53. Tachycardia is exhibited by:

1. a rapid heartbeat  
2. labored breathing  
3. frequent urination  
4. rapid eye movement

54. The condition caused by gastric secretions backing up into the esophagus is:

1. diverticulitis  
2. gastric ulcer  
3. gastroesophageal reflux  
4. peristalsis
55. All of the following statements regarding nephritis are correct EXCEPT:

1. It is an inflammation of the urinary bladder.
2. It is a common complication of untreated cystitis.
3. It can progress to renal failure.
4. It can produce fever and flank pain.

56. Functions of the liver include all of the following EXCEPT:

1. formation of bilirubin
2. synthesis of albumin
3. absorption of nutrients
4. detoxification of alcohol

57. Abnormal growth hormone levels may cause all of the following EXCEPT:

1. dwarfism
2. myxedema
3. acromegaly
4. giantism

58. Which of the following statements regarding body chemistry is/are correct?

A. Water is an inorganic chemical.
B. Organic chemicals always contain hydrogen.
C. Carbon is usually not an element in inorganic chemicals.

Answer Options: 1. A and B only are correct.
2. A and C only are correct.
3. B and C only are correct.
4. A, B, and C are correct.

59. Which of the following statements regarding connective tissue membranes are correct?

A. The perichondrium covers each bone.
B. The deep fascia covers each skeletal muscle.
C. The meninges cover the brain and spinal cord.

Answer Options: 1. A and B only are correct.
2. A and C only are correct.
3. B and C only are correct.
4. A, B, and C are correct.
60. Which of the following statements regarding the abdominal cavity are correct?

A. It is lined by the peritoneum.
B. The liver is one of the organs in this cavity.
C. The diaphragm separates it from the thoracic cavity.

Answer Options: 1. A and B only are correct.
2. A and C only are correct.
3. B and C only are correct.
4. A, B, and C are correct.
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Text</th>
<th>Chapter</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4</td>
<td>ALU 101</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>3</td>
<td>ALU 101</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>ALU 101</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>ALU 101</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>1</td>
<td>ALU 101</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>4</td>
<td>ALU 101</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>1</td>
<td>ALU 101</td>
<td>7</td>
</tr>
<tr>
<td>8</td>
<td>4</td>
<td>ALU 101</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>4</td>
<td>ALU 101</td>
<td>9</td>
</tr>
<tr>
<td>10</td>
<td>1</td>
<td>ALU 101</td>
<td>10</td>
</tr>
<tr>
<td>11</td>
<td>2</td>
<td>ALU 101</td>
<td>11</td>
</tr>
<tr>
<td>12</td>
<td>1</td>
<td>ALU 101</td>
<td>12</td>
</tr>
<tr>
<td>13</td>
<td>2</td>
<td>ALU 101</td>
<td>13</td>
</tr>
<tr>
<td>14</td>
<td>3</td>
<td>ALU 101</td>
<td>14</td>
</tr>
<tr>
<td>15</td>
<td>4</td>
<td>ALU 101</td>
<td>1</td>
</tr>
<tr>
<td>16</td>
<td>1</td>
<td>ALU 101</td>
<td>4</td>
</tr>
<tr>
<td>17</td>
<td>4</td>
<td>ALU 101</td>
<td>10</td>
</tr>
<tr>
<td>18</td>
<td>1</td>
<td>ALU 101</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>4</td>
<td>ALU 101</td>
<td>2</td>
</tr>
<tr>
<td>20</td>
<td>1</td>
<td>ALU 101</td>
<td>3</td>
</tr>
<tr>
<td>21</td>
<td>4</td>
<td>ALU 101</td>
<td>4</td>
</tr>
<tr>
<td>22</td>
<td>2</td>
<td>ALU 101</td>
<td>5</td>
</tr>
<tr>
<td>23</td>
<td>4</td>
<td>ALU 101</td>
<td>6</td>
</tr>
<tr>
<td>24</td>
<td>3</td>
<td>ALU 101</td>
<td>7</td>
</tr>
<tr>
<td>25</td>
<td>4</td>
<td>ALU 101</td>
<td>8</td>
</tr>
<tr>
<td>26</td>
<td>3</td>
<td>ALU 101</td>
<td>9</td>
</tr>
<tr>
<td>27</td>
<td>4</td>
<td>ALU 101</td>
<td>10</td>
</tr>
<tr>
<td>28</td>
<td>4</td>
<td>ALU 101</td>
<td>11</td>
</tr>
<tr>
<td>29</td>
<td>4</td>
<td>ALU 101</td>
<td>12</td>
</tr>
<tr>
<td>30</td>
<td>4</td>
<td>ALU 101</td>
<td>13</td>
</tr>
<tr>
<td>31</td>
<td>4</td>
<td>ALU 101</td>
<td>14</td>
</tr>
<tr>
<td>32</td>
<td>3</td>
<td>ALU 101</td>
<td>5</td>
</tr>
<tr>
<td>33</td>
<td>2</td>
<td>ALU 101</td>
<td>6</td>
</tr>
<tr>
<td>34</td>
<td>4</td>
<td>ALU 101</td>
<td>14</td>
</tr>
<tr>
<td>35</td>
<td>1</td>
<td>ALU 101</td>
<td>1</td>
</tr>
<tr>
<td>36</td>
<td>1</td>
<td>ALU 101</td>
<td>2</td>
</tr>
<tr>
<td>37</td>
<td>1</td>
<td>ALU 101</td>
<td>3</td>
</tr>
<tr>
<td>38</td>
<td>3</td>
<td>ALU 101</td>
<td>4</td>
</tr>
<tr>
<td>39</td>
<td>2</td>
<td>ALU 101</td>
<td>5</td>
</tr>
<tr>
<td>40</td>
<td>3</td>
<td>ALU 101</td>
<td>6</td>
</tr>
<tr>
<td>41</td>
<td>1</td>
<td>ALU 101</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>--------------------------------------</td>
<td>---</td>
</tr>
<tr>
<td>42</td>
<td>2</td>
<td>ALU 101</td>
<td>8</td>
</tr>
<tr>
<td>43</td>
<td>4</td>
<td>ALU 101</td>
<td>9</td>
</tr>
<tr>
<td>44</td>
<td>3</td>
<td>ALU 101</td>
<td>10</td>
</tr>
<tr>
<td>45</td>
<td>4</td>
<td>ALU 101</td>
<td>11</td>
</tr>
<tr>
<td>46</td>
<td>2</td>
<td>ALU 101</td>
<td>12</td>
</tr>
<tr>
<td>47</td>
<td>4</td>
<td>ALU 101</td>
<td>13</td>
</tr>
<tr>
<td>48</td>
<td>2</td>
<td>ALU 101</td>
<td>14</td>
</tr>
<tr>
<td>49</td>
<td>4</td>
<td>ALU 101</td>
<td>2</td>
</tr>
<tr>
<td>50</td>
<td>2</td>
<td>ALU 101</td>
<td>8</td>
</tr>
<tr>
<td>51</td>
<td>4</td>
<td>Anatomy &amp; Physiology</td>
<td>12</td>
</tr>
<tr>
<td>52</td>
<td>3</td>
<td>Anatomy &amp; Physiology</td>
<td>10</td>
</tr>
<tr>
<td>53</td>
<td>1</td>
<td>Anatomy &amp; Physiology</td>
<td>Appendix F</td>
</tr>
<tr>
<td>54</td>
<td>3</td>
<td>Anatomy &amp; Physiology</td>
<td>16</td>
</tr>
<tr>
<td>55</td>
<td>1</td>
<td>Anatomy &amp; Physiology</td>
<td>18</td>
</tr>
<tr>
<td>56</td>
<td>3</td>
<td>Anatomy &amp; Physiology</td>
<td>16</td>
</tr>
<tr>
<td>57</td>
<td>2</td>
<td>Anatomy &amp; Physiology</td>
<td>10</td>
</tr>
<tr>
<td>58</td>
<td>4</td>
<td>Anatomy &amp; Physiology</td>
<td>1</td>
</tr>
<tr>
<td>59</td>
<td>3</td>
<td>Anatomy &amp; Physiology</td>
<td>4</td>
</tr>
<tr>
<td>60</td>
<td>4</td>
<td>Anatomy &amp; Physiology</td>
<td>1</td>
</tr>
</tbody>
</table>

Copyright 2016 The Academy of Life Underwriting