

ALU 101 Sample 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 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

3. The measure of a test's ability to exclude the possibility of a particular disease is:
 1. sensitivity
 2. reliability
 3. reasonability
 4. specificity

4. 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

5. The principal cause of hang gliding accidents is:
 1. pilot error
 2. weather
 3. physical demands
 4. equipment malfunction

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

7. 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

8. 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.

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

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

10. 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.

11. 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.

12. The most common cause of chronic pancreatitis is:

1. cancer
2. smoking
3. cocaine use
4. alcohol abuse

13. Tachycardia is exhibited by:

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

14. 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.

15. 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

16. 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.

17. 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.

ALU 101 Sample Questions Answer Key			
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