

Commonwealth Schools of Insurance

P.O. Box 22414, Louisville, KY 40252-0414 • 502.425.5987 • FAX 502.429.0755
E-mail: info@commonwealthschools.com

INSTRUCTIONS TO COMPLETE THE CONTINUING EDUCATION COURSE

Thank you for choosing the Commonwealth Schools of Insurance to fulfill your continuing education requirements.

Please follow the instructions below to complete the course:

STEP 1

Please print out the ANSWER SHEET, CERTIFICATE and QUESTIONS that follow this page. After printing the ANSWER SHEET, please fill out the requested information clearly and completely.

STEP 2

TEST QUESTIONS must be answered on the page that follows. You must score 70% or better to received credit for this course.

STEP 3

After completing the TEST and STUDENT INFORMATION marked with a "X" on the Certificate of Completion, the completed Answer Sheet and Certificate may be emailed, faxed or mailed to:

Emailed to:	info@commonwealthschools.com
Faxed to:	502.429.0755
Mailed to:	Commonwealth Schools of Insurance, Inc. P O Box 22414 Louisville, KY 40252-0414

Please note that your ANSWER SHEET and CERTIFICATE will not be processed without payment. Payment arrangements are listed on the ANSWER SHEET.

YELLOW CARD SPECIAL

Simply complete and return all 24 hours of CE at the same time.

Regardless of the prices listed, your total charge will be

\$110.00

NOTICE

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The material contained in this course cannot be used as an original source of authority on legal matters. Any references made to laws and regulations in this material have been edited and summarized for clarity; and changes in these laws and regulations may have occurred since this course was published. The reader should always consult legal counsel as appropriate.

Commonwealth of Kentucky
Department of Insurance - Agent Licensing Division
P. O. Box 517 - Frankfort, Ky. 40602
502-564-6004 <http://insurance.ky.gov>

APPROVED CONTINUING EDUCATION COURSE

CERTIFICATE OF COMPLETION

STUDENT NAME: **X** _____

CONTINUING EDUCATION COURSE IDENTIFICATION

Course Title: Needs Analysis, the Basics

Course Certification Number: C93871

Course Completion Date: _____ Number of Hours: 7

Instructor Name: PLEASE LEAVE BLANK
(Required if certification is for a classroom course)

Provider Name: **Commonwealth Schools of Insurance, Inc.** Provider
Certification Number: **S1 21 28/PROV0085**

PROVIDER CERTIFICATION:

I hereby certify that this course was conducted as approved by the Commonwealth of Kentucky Department of Insurance. I further certify that the person whose name appears above did personally complete this course on the date indicated. Also, I acknowledge that fraudulent certification of this document will result in immediate withdrawal of approval of the provider, plus penalties, and simultaneous withdrawal of approval of all of the provider's courses (KRS 304.9-295 and 806 KAR 9:220).

Name: James F Davis
Authorized Provider Representative

Signature: _____ Date: _____

STUDENT CERTIFICATION:

I hereby certify that I personally completed the course listed above in the manner required to satisfy Kentucky's continuing education laws and regulations. Also, I acknowledge that fraudulent certification of completion of this course will result in cancellation of my agent, adjuster, and/or life settlement broker licenses (KRS 304.9-295 and 806 KAR 9:220).

Name: **X** _____ DOI# or NPN: **X** _____

Signature: **X** _____ Date: **X** _____

*The provider is required by law to give the student who successfully completes any continuing education course the original of this form upon completion of the course and to retain a copy in the provider's records for at least five years.
For a classroom course, the provider is required by law to submit the Continuing Education Course Attendance Roster (Form CE-300) to the Department of Insurance within thirty days through eServices electronic submission. Students must verify that credit has been recorded for this class by visiting our website at: <http://insurance.ky.gov>. If credit does not appear, please verify with the provider that the Roster has been submitted. If the Roster has been submitted and you do not receive credit, please forward this original document to the Department directly, and keep a copy for your file.
For all correspondence credits, the provider must submit the Course Completion to the Department through eServices, or the student must mail this original form to DOI and verify credit on our website, as required by KRS 304.9-295(10)(11).*

NEEDS ANALYSIS, THE BASICS EXAMINATION

1. **Most families in America have _____ months of liquid savings.**
 - A 3
 - B 4
 - C 5
 - D 6

2. **When using the Human Life Value Approach, some factors to consider would be which of the following:**
 - A Future income, years of earning potential, taxes, inflation
 - B Education and its impact on earnings
 - C Professional training and development.
 - D All of the above.

3. **The average credit card debt per household in America exceeds _____.**
 - A \$8,000.
 - B \$9,000.
 - C \$10,000.
 - D \$11,000.

4. **An emergency fund should provide for the survivor's budget needs for:**
 - A 1 to 2 years
 - B 3 to 6 months
 - C 2 to 4 months
 - D 3 years

5. **In the world of insurance, clients must decide which/all of the following?**
 - A When to insure and what to insure
 - B How much to cover
 - C How much to pay
 - D All of the above

6. **Some factors that may be used when determining the type of life insurance that would best benefit your client would be:**
 - I. Premium Costs
 - II. Client's History of Saving
 - III. Client's Health
 - IV. Savings and Investments current in place
 - A I
 - B II and III
 - C I and IV
 - D All of the above

7. Disadvantages to Capital Liquidation is:

- A It could erode funds prematurely
- B Uses principal
- C Uses interest
- D It takes a smaller amount of money

8. Advantages of using Capital Conservation may include:

- A Can produce income indefinitely and never uses the principal sum
- B Does not use interest
- C Assumption of a reasonable interest rate is not critical
- D Income is produced by using the principal

9. The purpose of needs-based analysis is:

- A The need for the agent to generate sales.
- B It is meant to generate the sales based upon the obvious points of the product
- C It uncovers a prospect's general financial problems or deficiencies so that the prospect begins to recognize the need.
- D None of the above.

10. When considering a client's needs, you may consider which of the following questions to make sure the client understands what has been presented.

- I Have I given you all the information you need to make a decision?
- II Does this information or policy make sense?
- III Is there something else I can answer to assure you that this is the right solution based on your needs and objectives?

- A I and II
- B II and III
- C I, II and III
- D I and III

11. Needs-based analysis has been around since the early days until it was redefined in the late _____ by Thomas J Wolff.

- A 1950s
- B 1960s
- C 1970s
- D 1980s

12. When referring to the cornerstones of a needs-based selling system, protection is defined as:

- A Developing a sound plan to assist in paying for education and other financial objectives.
- B Planning to provide the additional income needed to supplement Social Security, pension plans, existing savings and investments.
- C Planning to assure that obligations are met in the event of death, disability or loss of property.
- D None of the above.

13. In needs-based selling, after the fact-finding process, the prospect and the agent must determine which of the ____ cornerstones of financial security is top priority.
- A 6
 - B 2
 - C 3
 - D 4
14. Once the questionnaire is reviewed by the agent, the relationship should be terminated if:
- A The prospect is uncooperative
 - B If the needs meet the agent's minimum requirements
 - C If insurability permits the agent to offer help
 - D All of the above
15. Questionable market conduct in the _____ and _____ created new demands for today's agents.
- A 1950s – 1960s
 - B 1990s – 2000s
 - C 1940s – 1950s
 - D 1980s – 1990s
16. When an agent is using due care in selecting the right policy, before selling, he should do which of the following:
- A Not bother to monitor the policy needs.
 - B The agent determines what policy he feels best suits the client without reviewing it with the client.
 - C Forego the client profile.
 - D Review a "specimen" policy and policy amendments for every insurance contract he is marketing.
17. The need for responsible planning in today's market is key to your client's future financial needs. Most of your clients can expect to face financial issues during their life. Some of those issues may include:
- A Cash Management
 - B Risk Management
 - C Estate Planning
 - D A, B and C are correct.
18. _____ is a unique asset that can be used to solve some of life's perplexing problems.
- A Liability Insurance
 - B Life Insurance
 - C Health Insurance
 - D Property and Casualty Insurance

19. While life insurance products are primarily used for death benefit protection, they are also used for _____ goals.
- A short-term accumulation
 - B long-term accumulation
 - C Both A and B
 - D Neither A nor B
20. Most families will be able to maintain their standard of living with about _____ of the former breadwinner's income.
- A 75%
 - B 50%
 - C 80%
 - D 65%
21. Typical debts to consider when figuring capital needs for debt repayment would be:
- A Home Mortgages and Credit Cards
 - B Bank Notes and Business Debt
 - C All of the above
 - D None of the above
22. In the event of death of the bread winner, most families could maintain their standard of living with about _____ of the former breadwinner's income.
- A 50%
 - B 75%
 - C 65%
 - D 80%
23. When considering capital needs for debt repayment, typical debt may consist of:
- A Home mortgages
 - B Bank notes
 - C Business Debt
 - D All of the above.
24. When accessing capital needs, one might consider including emergency reserve funds. These funds are usually estimated to be between _____ and _____ of a client's annual after-tax income.
- A 25% - 50%
 - B 50% - 75%
 - C 50% - 100%
 - D 25% - 75%

25. Where capital needs analysis indicate that a \$500,000 gap will occur at the death of the breadwinner(s), the agent's due care life insurance recommendation should be for:
- A \$750,000
 - B \$250,000
 - C \$1,000,000
 - D \$500,000
26. In total maximum health coverage, it is prudent to determine how it presents. Does it present in the form of a duration cap and/or a dollar cap? If it is a duration cap, the next questions would be:
- I. Is it a lifetime cap?
 - II. Is the cap per family member?
 - III. Is the cap for the entire family?
- A I, II and III
 - B II only
 - C III only
 - D II and III
27. While many exclusions and limitations are typically spelled out in policy brochures or in bold print, issues of important dates and notifications can "fall through the cracks." Proper due care would involve a _____ or _____ to the client concerning policy timelines.
- A discussion - memo
 - B letter - discussion
 - C specific appointment - telephone call
 - D None of the above
28. Most long-term care policies and state regulations define a chronically ill individual as someone unable to perform at least ____ activities of daily living for a period of at least _____ days.
- A 2 – 90
 - B 4 – 60
 - C 3 – 45
 - D 2 – 120
29. The long-term care continuum is the ever-expanding and multi-faceted range of services needed by the long-term care market.
- A Never-expanding – limited
 - B Ever-expanding – multi-faceted
 - C Often-expanding – partial
 - D None of the above apply

- 30. Once an annuity can be established as an appropriate investment opportunity, the agent should carefully weigh and discuss which/all of the following choices?**
- I. Immediate vs Deferred Annuity
 - II. Single vs Flexible Premium
 - III. Fixed vs Variable Rate
- A III only
B I and II
C II only
D All of the above.
- 31. Who should invest in annuities? One rule of thumb follows that a client looking for a _____ with a tax bracket greater than _____ might consider annuities.**
- A short-term investment – 25%
B long-term investment – 20%
C short-term investment – 15%
D long-term investment – 15%
- 32. Tax planning and liquidity are key considerations for the agent when considering an _____ versus a _____.**
- A single premium – flexible premium
B immediate annuity – deferred annuity
C Fixed rate versus – variable rate
D None of the above
- 33. At present, this can only be avoided IRS penalty for early withdrawal of an annuity would be:**
- A Where the annuitant dies
B Where the annuitant becomes substantially disabled
C Where annuitization is chosen over a minimum five-year period
D All of the above
- 34. When a client is withdrawing all or part of an annuity contract prior to age _____, he should be apprised of the _____ IRS penalty for early withdrawals.**
- A 62 – 12%
B 59½ – 10%
C 65 – 5%
D 60 – 15%
- 35. Clients should be made to understand that, at best, annuities represent _____, not _____ income.**
- A tax deferral – tax-free income
B tax free – tax deferral
C tax shelter – tax deferral
D All of the above

- 36. Statistics have surfaced which indicate that the average person is _____ times more likely to suffer a lengthy disability than die.**
- A 3
 - B 4
 - C 2
 - D 6
- 37. Disability can be defined as:**
- A Temporary loss of earned income due to illness or accident
 - B Permanent loss of earned income due to illness or accident
 - C Both A and B
 - D None of the above
- 38. A binder can be written or oral. At the point when the client says, "I want it" and the agent says, "You're covered", a binder has occurred. Immediately upon creating any oral binder, the agent should make note of the following:**
- A terms of coverage and when the binder was made
 - B the parties involved as well as reducing the agreement to writing as soon as possible
 - C Both A and B
 - D Neither A nor B
- 39. Risk management in the property and casualty arena is complicated which causes a higher standard of due care and agent liability to exist because of:**
- A Binders
 - B Indemnity disputes
 - C Redlining
 - D All of the above
- 40. In a homeowner's policy, the amount of dwelling insurance requested is typically a reflection of the _____ amount?**
- A future selling price
 - B mortgage
 - C property tax evaluation
 - D current selling price
- 41. When selecting the proper homeowner's policy for your client, due diligence is required to uncover the true limits of need for said client; this may be accomplished by considering the any/all of the following:**
- A Value of said property, Eligibility, Deductibles
 - B Policy Exclusions, Liability and Liability Exclusions
 - C All of the above.
 - D None of the above.

- 42. Are there any liability exclusions in the homeowner's policy that leave the client uncovered? Some samples may be:**
- A Aircraft, vehicles loaned or rented by the insured, most business pursuits
 - B Damage to property used by or rented by the insured,
 - C Boats over 50 horsepower
 - D All of the above.
- 43. Your client may ask, "Why do I need Condo Insurance?" You may want to explain:**
- I. It is possibly the largest asset owned by the client
 - II. An unprotected loss or partial loss of a condo and its contents could be financially devastating
 - III. The risk of personal liability, if someone would slip and fall
- A III
 - B II and III
 - C I and III
 - D I, II and III
- 44. An auto policy is typically divided into different segments covering:**
- A Liability, medical, uninsured motorist, damages
 - B Collision, towing, labor, transportation
 - C A and B
 - D None of the above
- 45. Some common exclusions for homeowner's and condo policies would be:**
- A mold, neglect, wear and tear
 - B flood damage, war,
 - C earth movement caused by earthquake, volcanic eruption or landslide.
 - D All of the above.
- 46. Typical coverage under an auto policy would include which of the following?**
- A Liability Insurance, Medical Payment Coverage
 - B Physical Damage, Uninsured/Under Insured Motorist
 - C Both A and B
 - D None of the above.
- 47. When a client replaces a vehicle with a new or replacement vehicle, he should be made aware that it must be reported within _____ days of purchase to receive full coverage.**
- A 30
 - B 45
 - C 60
 - D 90

- 48. Generally speaking, there are only certain types of business owners who qualify for BOE (Business Overhead Expense) coverage. These include:**
- I. Owners of closely held businesses
 - II. Owners of small business
 - III. Professionals with their own practices
- A I and III
B I, II and III
C II and III
D I and II
- 49. The 3 major forms of business ownership would be:**
- I. Sole Proprietorships, Partnerships and Corporations
 - II. Family, Friends and Social Acquaintances
- A I only
B II only
C Both I and II
D Neither I nor II
- 50. In a Sole Proprietorship, there is no legal distinction between _____ and _____ assets.**
- A estate – business
B personal – business
C estate - personal
D None of the above
- 51. If a partner withdraws or dies,**
- A the partnership must be terminated
B the partnership must be re-organized
C Both A and B
D Neither A nor B
- 52. Most agents will deal with _____ corporations.**
- A closed
B open
C stockholder
D All of the above.
- 53. A Commercial Package Policy would usually feature:**
- I. Common Policy Conditions
 - II. Common Declarations
 - III. One Coverage Section
- A I
B II and III
C I and II
D None of the above.

- 54. Commercial Property Insurance protects businesses:**
- I. From pure loss exposure
 - II. Enables them to protect assets
 - III. Allows for the purchase of real property under a mortgage agreement
- A I and II
B II and III
C I, II and III
D I and III
- 55. When a commercial policy is cancelled, the insurance company is required to send Notice of Cancellation. The Notice of Cancellation must be mailed or delivered to the insured at least _____ days before the date of cancellation if the cancellation is for nonpayment of premium or at least _____ day before the date of cancellation for any other reason.**
- A 15 - 45
B 10 - 30
C 45 - 90
D 60 - 90
- 56. The declarations page of the commercial property coverage part may contain the following information pertaining specifically to property:**
- I. The description of the property insured, kinds and amounts of coverage provided and covered causes-of-loss (basic, broad, or special)
 - II. A list of mortgagees (if any)
 - III. The deductible amount
 - IV. A list of the property coverage forms and endorsements attached to the policy.
- A I and IV
B II and III
C III and IV
D All of the above
- 57. All earthquake shocks that occur within a 168-hour period (one week) are considered to be:**
- A multiple occurrences
B a single occurrence
C None of the above
D All of the above
- 58. The causes-of-loss forms specify the perils covered by the commercial property coverage part. The forms available would be:**
- A Basic and Broad
B Broad and Special
C Basic, Broad and Special
D None of the above.

59. All 3 causes-of-loss forms exclude loss by _____ and _____ other than action as defined in the forms.
- A Water and wind damage - storm
 - B Hail and water damage - storm
 - C Earthquake and volcanic eruption
 - D None of the above
60. Time Elements coverage provides insurance for loss of money and securities resulting directly from the following:
- A Theft
 - B Disappearance
 - C Destruction
 - D All of the above
61. Umbrella Liability Coverage provides excess liability protection. A business would need this coverage for which or all of the reasons listed below?
- I. It provides excess coverage over the "underlying" liability insurance already carried.
 - II. It provides coverage for all other liability exposures, excepting a few specifically excluded exposures. This is subject to a large deductible.
 - III. It provides automatic replacement coverage for underlying policies that have been reduced or exhausted by loss.
- A I and III
 - B II and III
 - C I and II
 - D I, II and III
62. Current estimates indicate that the dishonest activities involving commercial crime cost American firms in excess of _____.
- A \$100 million
 - B \$100 billion
 - C \$500 million
 - D \$2 billion
63. Though claims on commercial crime policies are often described as fidelity bond claims, modern commercial crime coverage is actually first-party insurance as opposed to a true bond, the latter of which involves a _____ relationship.
- A two-party
 - B four-party
 - C three-party
 - D multi-party

64. Workers Compensation insurance applies to which of the following:

- A bodily injury by accident
- B bodily injury by disease
- C bodily injury includes resulting death
- D All of the above

65. While risk is a fact of life to be constantly analyzed and managed, the time most people devote to this process is less than the time they spend:

- A Planning a summer vacation
- B Planning a meeting
- C Planning a party
- D Planning a meal

Needs Analysis, The Basics
(7 credit hours – LOA is Life, Health, Property and Casualty)

PLEASE PRINT CLEARLY

First Name	M.I.	Last Name	KYDOI# or NPN#
Home Mailing Address		City	State Zip Code
Business Name			
Home Telephone	Business Telephone		Email Address
Date of Birth	_____		
	<small>Month</small>	<small>Year</small>	

Please send COMPLETED ANSWER SHEET, CERTIFICATE and PAYMENT VIA:

Emailed to: info@commonwealthschools.com
Faxed to: 502.429.0755
Mailed to: Commonwealth Schools of Insurance, Inc.
P O Box 22414
Louisville, KY 40252-0414

1	A B C D	16	A B C D	31	A B C D	46	A B C D	61	A B C D
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8	A B C D	23	A B C D	38	A B C D	53	A B C D		
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11	A B C D	26	A B C D	41	A B C D	56	A B C D		
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12	A B C D	27	A B C D	42	A B C D	57	A B C D		
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13	A B C D	28	A B C D	43	A B C D	58	A B C D		
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14	A B C D	29	A B C D	44	A B C D	59	A B C D		
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15	A B C D	30	A B C D	45	A B C D	60	A B C D		
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YELLOW CARD SPECIAL

Simply complete and return all 24 hours of CE at the same time.

Regardless of the prices listed, your total charge will be \$110.00

CHECKS AND ALL MAJOR CREDIT CARDS ARE ACCEPTED:

COURSE FEE \$40.00 or Check Here for Yellow Card Special

CARD NO. _____ **EXP DATE** _____ **CV2 NO** _____

CREDIT CARD BILLING ADDRESS _____

SIGNATURE: _____