

AIA Trust Self-Assessment Test XX

Disability and Business Overhead Insurance

Print out this page and fax back to The AIA Trust at (202) 626-7421.

DO THIS TEST-EARN LUS

Sponsored by the AIA Trust Disability and Business Overhead Expense Insurance Programs

The AIA Trust presents the latest in a series of instructional needs assessments to evaluate your lifelong learning. The Trust is pleased to provide members with these opportunities to earn AIA Continuing Education System (CES) learning units (LUs). Circle your answers to the following 10 questions; return the test by fax to the AIA Trust, (202) 626-7421; and earn one LU. You don't have to have all the right answers to get credit.

When you fax the completed test to the Trust, it will be scored, and your results will be returned to you, along with annotated answers and related references. After you have read this material, the Trust will report your LU to the University of Oklahoma. Keeping this information in your files will help you plan your future continuing education schedule.

T F	1. Group disability insurance premiums and contractual provisions can be changed anytime by the insurance company with proper advance notice to the insured participants.
T F	2. Disability insurance is designed to replace 100% of an insured individual's salary if he or she becomes totally disabled.
T F	3. Generally, group disability insurance costs less than individual disability insurance.
T F	4. Individual disability insurance benefits are sometimes offset by other disability insurance benefits, which can result in a reduction of the amount of monthly benefit paid to an insured individual even though that individual is totally disabled.
T F	5. Business overhead expense insurance is a type of disability insurance that covers a disabled business owner's business expenses.

T F	6. Business overhead expense insurance benefits can be used to pay professional association dues and professional liability insurance premiums.
T F	7. The amount of business overhead expense insurance for which a business owner can qualify is determined by his or her gross income.
T F	8. Disability income insurance premiums are more expensive than comparable business overhead insurance premiums.
T F	9. Disability income insurance can include a partial disability benefit following a period of total disability to help a disabled individual make the transition back to gainful employment.
T F	10. Most disabling conditions last longer than 5 years.

Name

Membership Number

Firm Name

Address

City/State/Zip

Phone

Fax
