

Washington Life and Disability Producer Practice Exam (Sample)

Study Guide



Everything you need from our exam experts!

This is a sample study guide. To access the full version with hundreds of questions,

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Don't worry about getting everything right, your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations, and take breaks to retain information better.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning.

7. Use Other Tools

Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly — adapt the tips above to fit your pace and learning style. You've got this!

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Questions

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- 1. What is underwriting in insurance?**
 - A. Process of soliciting applicants for insurance**
 - B. Process of determining insurability of an applicant**
 - C. Method of marketing insurance policies**
 - D. Strategy for setting insurance premiums**
- 2. What type of policy automatically renews without a medical examination?**
 - A. Term life insurance**
 - B. Non-cancellable policy**
 - C. Group disability insurance**
 - D. Accidental death insurance**
- 3. Which type of adjuster solely represents the financial interests of the insured?**
 - A. Independent Adjuster**
 - B. Public Adjuster**
 - C. Crop Adjuster**
 - D. Appraiser**
- 4. What is the primary purpose of a disability insurance policy?**
 - A. To cover medical expenses only**
 - B. To ensure a policyholder's family is financially secure**
 - C. To replace a portion of the insured's income if they become unable to work due to a disability**
 - D. To pay for long-term care services**
- 5. What distinguishes universal life insurance from other types?**
 - A. Fixed premiums and fixed death benefits**
 - B. Flexible premiums and death benefits**
 - C. Coverage limited to a specific term**
 - D. No cash value accumulation**

6. Implied authority refers to:

- A. Authority explicitly mentioned in the agent's contract**
- B. Authority necessary to transact insurance but not written into the contract**
- C. Authority that is identical to express authority**
- D. Authority that cannot be used legally in transactions**

7. Who qualifies for a catastrophic health insurance plan?

- A. Anyone over the age of 30**
- B. Those under 30 or exempt due to hardship**
- C. Anyone with a pre-existing condition**
- D. Individuals earning above a certain income level**

8. Which factor most significantly affects life insurance premiums?

- A. Occupation of the insured**
- B. Age of the insured**
- C. Type of insurance policy**
- D. Insurance provider's reputation**

9. What are the two main types of disability insurance?

- A. Short-term and universal disability insurance**
- B. Short-term disability insurance and long-term disability insurance**
- C. Comprehensive and catastrophic disability insurance**
- D. Individual and group disability insurance**

10. Dividends from life insurance policies are typically viewed by the IRS as what?

- A. Taxable income**
- B. Refunds of premiums**
- C. Investment income**
- D. Gifts**

Answers

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1. B
2. B
3. B
4. C
5. B
6. B
7. B
8. B
9. B
10. B

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Explanations

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1. What is underwriting in insurance?

- A. Process of soliciting applicants for insurance
- B. Process of determining insurability of an applicant**
- C. Method of marketing insurance policies
- D. Strategy for setting insurance premiums

Underwriting in insurance primarily refers to the process of determining the insurability of an applicant. This involves evaluating the risks associated with the applicant and assessing whether they meet the criteria set by the insurance company for coverage. Underwriters examine various factors such as health history, lifestyle choices, occupation, and other relevant information to decide if an individual or entity can be insured and at what terms. This process helps insurance companies manage risk effectively. By carefully scrutinizing each application, underwriters can ensure that they are taking on acceptable risks and are not exposed to potential losses beyond what is manageable. Ultimately, this evaluation informs the decision-making regarding coverage options and premium calculations, which are also related to the underwriting process but do not encapsulate its primary function.

2. What type of policy automatically renews without a medical examination?

- A. Term life insurance
- B. Non-cancellable policy**
- C. Group disability insurance
- D. Accidental death insurance

The type of policy that automatically renews without requiring a medical examination is a non-cancellable policy. This kind of policy guarantees the renewal without the need for a new health assessment or proof of insurability, allowing the policyholder to maintain coverage regardless of any changes in health status. This feature is particularly beneficial for individuals who may experience health issues after purchasing the policy, as they can continue their coverage without facing potentially higher premiums or denial of renewal due to their health condition. In contrast, term life insurance typically has a fixed duration and may require a renewal process involving a medical examination, especially if the policyholder wishes to extend coverage beyond the initial term. Group disability insurance policies are often tied to employment and may have specific terms surrounding renewal, which can vary from one employer's group plan to another. Accidental death insurance typically provides coverage for specific types of events and does not generally include automatic renewal features in the same way that non-cancellable policies do.

3. Which type of adjuster solely represents the financial interests of the insured?

- A. Independent Adjuster**
- B. Public Adjuster**
- C. Crop Adjuster**
- D. Appraiser**

The correct answer highlights the role of a Public Adjuster, who is specifically working on behalf of the policyholder, ensuring that their interests are represented during the claims process. Public Adjusters are often hired when a policyholder feels that the insurance company's claim settlement offer is inadequate or when the complexity of the claim calls for expert assistance. They negotiate with the insurance company to secure the maximum possible compensation for the insured. This role is significant because it contrasts with the Independent Adjuster, who is typically hired by the insurance company to assess claims and represent the insurer's interests, and thus does not prioritize the needs or desires of the insured. Similarly, a Crop Adjuster focuses on agricultural insurance claims, while an Appraiser is generally involved in determining the value of a claim rather than advocating for the insured. Each of these roles serves different purposes in the insurance landscape, but the Public Adjuster's unique function of representing the insured makes it the correct answer in this context.

4. What is the primary purpose of a disability insurance policy?

- A. To cover medical expenses only**
- B. To ensure a policyholder's family is financially secure**
- C. To replace a portion of the insured's income if they become unable to work due to a disability**
- D. To pay for long-term care services**

The primary purpose of a disability insurance policy is to replace a portion of the insured's income if they become unable to work due to a disability. This type of insurance is designed to provide financial protection for individuals who experience a loss of income as a result of illness or injury that prevents them from performing their job. It typically pays out a percentage of the policyholder's regular earnings, which helps them maintain their standard of living and cover essential expenses, such as rent or mortgage payments, bills, and daily living costs. Disability insurance is crucial for safeguarding one's financial stability during challenging periods where alternative income sources may be limited or non-existent due to the inability to work. This feature differentiates disability insurance from other types of coverage that focus on medical expenses, family security, or long-term care services, which do not address the replacement of income directly during an individual's incapacity to earn. Thus, the intent of disability coverage is centered on income replacement rather than solely addressing medical or caregiving needs.

5. What distinguishes universal life insurance from other types?

- A. Fixed premiums and fixed death benefits**
- B. Flexible premiums and death benefits**
- C. Coverage limited to a specific term**
- D. No cash value accumulation**

Universal life insurance is distinguished from other types primarily by its flexible premiums and death benefits. This means that policyholders have the ability to adjust their premium payments and the amount of their death benefit based on their financial needs and goals. This flexibility allows individuals to manage their policy more actively, making it easier to adapt to changing circumstances, such as income fluctuations or evolving financial commitments. In contrast, other types of life insurance, such as whole life insurance, generally involve fixed premiums and fixed death benefits, which do not allow the policyholder the same degree of control. Term life insurance covers the insured for a specific period and does not accumulate cash value, while some other types of life insurance may also lack the flexibility associated with universal life. Thus, the flexibility inherent in universal life insurance makes it a distinct option for those looking to tailor their life insurance coverage to their changing needs over time.

6. Implied authority refers to:

- A. Authority explicitly mentioned in the agent's contract**
- B. Authority necessary to transact insurance but not written into the contract**
- C. Authority that is identical to express authority**
- D. Authority that cannot be used legally in transactions**

Implied authority refers to the authority that is not explicitly stated in an agent's contract but is necessary to fulfill the responsibilities of the position. This type of authority allows agents to perform actions that are reasonably expected to carry out their duties within the context of their role, even if those actions are not specifically outlined in their contractual agreement. For instance, an insurance agent may be viewed as having implied authority to negotiate terms with clients or to process claims, as such actions are typically understood as part of their job in the insurance industry. This authority is derived from the expectations of the role rather than a specific mandate laid out within the contract itself. In contrast, express authority refers to the authority that is clearly stated within the agent's contract, and the other options delve into concepts that can lead to misunderstandings of how authority operates in insurance transactions. Implied authority plays a crucial role in the practical functioning of an agency, facilitating actions necessary for completing transactions and serving clients effectively.

7. Who qualifies for a catastrophic health insurance plan?

- A. Anyone over the age of 30
- B. Those under 30 or exempt due to hardship**
- C. Anyone with a pre-existing condition
- D. Individuals earning above a certain income level

B is the correct choice because catastrophic health insurance plans are specifically designed for young individuals and those who may experience financial difficulties. Generally, these plans are available to individuals under the age of 30 or to those who qualify for a hardship exemption, which allows them to enroll in a plan that typically has lower monthly premiums but higher deductibles. This structure is intended to provide a safety net for young and healthy individuals who may not expect to require extensive medical care but still want to protect themselves against unexpected, significant health expenses. The inclusion of hardship exemptions recognizes that some individuals may have financial challenges that make it difficult for them to access standard health insurance plans, thus offering them a more affordable option. The other choices do not accurately describe the qualification criteria for catastrophic plans. For example, being over the age of 30 typically disqualifies individuals from this specific plan type, and although having a pre-existing condition is important in broader health insurance discussions, it does not directly relate to the eligibility for catastrophic plans as these are mainly aimed at younger consumers. Lastly, income levels do play a role in determining eligibility for other programs, but catastrophic plans are not defined by a specific income threshold as they cater to a different demographic.

8. Which factor most significantly affects life insurance premiums?

- A. Occupation of the insured
- B. Age of the insured**
- C. Type of insurance policy
- D. Insurance provider's reputation

The age of the insured is the most significant factor affecting life insurance premiums due to the relationship between age and mortality risk. As individuals age, the likelihood of health issues and the risk of death increase. Insurers assess these risks when determining premium rates; consequently, younger individuals generally qualify for lower premiums since they are statistically less likely to pass away during the policy term compared to older individuals. This age-related risk factor is pivotal in underwriting and premium calculations. While other factors such as occupation, the type of insurance policy, and the insurance provider's reputation can influence premiums, they do so to a lesser extent compared to the fundamental impact of age. For instance, certain occupations may lead to higher or lower rates based on the associated risks, and the policy type can determine coverage details and risk levels. The reputation of the insurance provider often relates to trust and reliability rather than directly influencing premium amounts. Ultimately, age remains the primary determinant in calculating life insurance premiums due to its direct correlation with life expectancy and associated risks.

9. What are the two main types of disability insurance?

- A. Short-term and universal disability insurance
- B. Short-term disability insurance and long-term disability insurance**
- C. Comprehensive and catastrophic disability insurance
- D. Individual and group disability insurance

The two main types of disability insurance are short-term disability insurance and long-term disability insurance, which effectively address varying needs regarding income replacement during periods of disability. Short-term disability insurance provides coverage for a limited period, typically ranging from a few weeks up to six months, which helps individuals manage expenses during a temporary inability to work due to illness or injury. This type of insurance is essential for covering immediate financial needs after a disabling event, allowing individuals to focus on recovery without the added stress of financial insecurity. Long-term disability insurance, on the other hand, is designed for more extended periods of disability, providing benefits that can last several years, or even until retirement age. This type of insurance is crucial for protecting individuals in cases where their condition prevents them from returning to work for an extended time, ensuring they have a source of income that can support them and their families. Together, these two forms of disability insurance offer comprehensive coverage that addresses both short-term and long-term needs, making them the primary classifications within the disability insurance landscape.

10. Dividends from life insurance policies are typically viewed by the IRS as what?

- A. Taxable income
- B. Refunds of premiums**
- C. Investment income
- D. Gifts

Dividends from life insurance policies are typically viewed by the IRS as refunds of premiums. This classification means that when policyholders receive dividends, they are essentially getting back a portion of the premiums they have paid into their life insurance policy, rather than earning income in the form of profit. Since these dividends are not considered income, the IRS does not tax them when they are paid out. This understanding is important for policyholders because it influences how they manage their policy and the tax implications of receiving dividends. If the dividends were treated as taxable income or investment income, it would create additional tax liabilities for the policyholder, which is not the case here. Consequently, recognizing dividends as premium refunds helps policyholders maintain their financial planning without unanticipated tax burdens.

Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://walifedisabilityproducer.examzify.com>

We wish you the very best on your exam journey. You've got this!

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