

Insurance Pre-Test

Answer Key

Allow students 5 minutes to complete this 10 True or False pretest. This test should not be a grade, but rather a gauge on how much the students already know about insurance.

1. True [It is against the law to drive a vehicle without having minimum liability coverage.]
2. True [The insurance company will decide what kind of risk you are.]
3. False [The coverage depends on your policy.]
4. False [Auto insurance is the only insurance mandated by law.]
5. False [They are called *premiums*.]
6. True [People who file claims are called *claimants*.]
7. True [A claims adjuster investigates and settles claims.]
8. False [You must buy separate insurance policies for different things, but one insurance company may offer several different kinds of policies.]
9. True [Car type is one of many “risk factors” insurance companies consider.]
10. False [Insurance companies always have risks]