



David Douglas Ford

FROM THE DESK OF JOE DOKES, CLU

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THE INSURANCE MENSA WANNABE IQ QUIZ !

Instructions to Agent: You have all day to answer these 10 insurance related questions, but if you miss lunch for this, you should only blame yourself. The test is self timed, so be honest - or not. If you answer them all correctly, you are no doubt a very intelligent agent, but if you laugh at more than half of them, then you probably have a great sense of humor. Good - you'll need humor in this difficult profession more than you will brains! Trust me on this.

1. If two underwriters can decline two policies in two minutes, how many underwriters will it take to decline all 10 of your currently pending cases before their lunch break just ten minutes from now?
2. Which of the following is *least* like the others?
A) Actuary B) Regular Person C) Normal Person D) Reasonable Person
3. Actuary is to Accountant as Meat Cleaver is to:
A) Axe B) Sledge Hammer C) Drill bit D) Filet mignon
4. David sells Mark, but not Phyllis. He sells Matt, but not Brent, and he sells Nanette, but not Debbie. Following this same logic, which will he successfully close: Michelle or Val? (Hint: a vowel)
5. Which of the following sentences given below means approximately the same as the proverb:
"A bird in the hand is worth two in the bush?"
A) One completed application is better than two good prospects
B) One confirmed appointment is preferable to two "call me next month"
C) One postage paid reply card is worth more than two telemarketing leads
D) E&O premiums are a lot cheaper than a lawsuit
6. Three accountants and three agents, who all office on the first floor, have a meeting on the second floor to discuss subjects that only accountants could understand. The elevator in the two floored building without stairs can only hold a maximum of two people. If the accountants ever outnumber the agents on either the first or the second floor, the agents will receive a commission reduction. How can all six get to their meeting without a loss of income for the agents?
7. Which of the following words would best fit in with the following sequence:
Prospect Appointment Applicant ?
A) CLIENT B) DECLINATION C) NOT TAKEN D) PLAINTIFF
8. If Aubrey makes 30% more than Sandy on term policies, and Sandy makes 20% more than Bob, and Bob makes 10% more than Sally, wouldn't Sally be better off giving her term business to Aubrey & receiving a "finders fee"?
9. How many insurance companies have a picture of a boll weevil hidden within their corporate logo?
10. How many different words can you make from the letters of the top *four* Best ratings (A++, A+, A, & A-)