

## CLAIMS TODAY! FINAL EXAM

1. Intentional losses are against \_\_\_\_\_.
  - A. Public policy
  - B. State ethics rules
  - C. The grain
  - D. Personal codes of ethics
2. There are many elements to a valid claim. To begin with, losses must be \_\_\_\_\_.
  - A. Over \$10,000
  - B. Under \$50,000
  - C. Fortuitous (by chance)
  - D. Perpetrated
3. Examples of moral hazards include which of the following:
  - A. Bad reputation / police record
  - B. Philandering / intoxication
  - C. Collusion / Fraudulent acts
  - D. All of the above
4. One of the objectives of a "medical examination" after a claim is to help determine
  - A. If allegations of the disability are true
  - B. If the alleged injuries resulted from the accident
  - C. The true extent of disability
  - D. All of the above
5. A drafting history contains detailed records of insurers regarding policies to seek
  - A. Who is responsible
  - B. The original meaning of policy terms
  - C. Subrogation
  - D. Fair warning
6. Reinsurance is often defined as insurance of
  - A. Insurance companies
  - B. The last resort
  - C. Primary defense
  - D. Latent abilities
7. The fiduciary duty of an agent prevents him from \_\_\_\_\_ other than what is stipulated or agreed.
  - A. Making a secret profit
  - B. Working late
  - C. Sharing his workload
  - D. Appointing with the lowest priced carrier
8. The Honeycutt vs Kendall case focuses on an agent's duty to
  - A. Provide full coverage
  - B. Notify client coverage is not available
  - C. Find the lowest premium
  - D. Inspect the insured's premises
9. A "first party" auto claim is a claim made by \_\_\_\_\_.
  - A. A third party
  - B. The policyholder against his own coverage
  - C. The first person involved in the accident
  - D. The most damaged party in a claim
10. Contributory negligence by a claimant in some states means he contributed to the accident and may
  - A. Collect nothing
  - B. Double his claim
  - C. Reduce his claim by half
  - D. Be underinsured
11. A fine arts floater \_\_\_\_\_ provide coverage on a worldwide basis.
  - A. Does not
  - B. Will
  - C. May
  - D. Will always
12. Many business contracts are "contracts of adhesion" where one party creates the terms of the contract and the other party \_\_\_\_\_.
  - A. Is exempt
  - B. Adheres to them
  - C. Makes their own terms
  - D. Negotiates different ones
13. Under a claims-made policy, both the damage or injury and the claim must be \_\_\_\_\_.
  - A. Made during the policy period
  - B. Filed at the same time
  - C. Filed within 10 years of policy expiration
  - D. Filed within 5 years of policy expiration
14. A disability is defined as a condition or diminished mental or physical function that adversely impacts the ability of an individual to
  - A. Move
  - B. Perform activities of daily living
  - C. Earn a livelihood
  - D. Make more money than before
15. In order to be classified as a "preexisting condition, a medical condition may have had to be \_\_\_\_\_ and the policyholder sought or should have sought medical treatment.
  - A. Obvious
  - B. Life threatening
  - C. Serious
  - D. Painful
16. Risk managing can be defined as any action that
  - A. Identifies the frequency of a loss claim
  - B. Identifies the severity of a loss claim
  - C. Identifies the unpredictability of a loss claim
  - D. All of the above
17. The Parsaie vs United Olympic emphasizes how language barriers can result in a failure to disclose important health information on the app. The court forced coverage saying there was no intent to \_\_\_\_\_.
  - A. Pay
  - B. Actually obtain insurance
  - C. Deceive
  - D. Get sick

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18. A public adjuster is typically hired by
- The claimant
  - The insurer
  - The court
  - The agent
19. Generally, punitive damages can only be recovered in bad faith litigation upon proof by the claimant that the insured
- Is over 21
  - Has more than \$500,000 in assets
  - Intended to inflict injury or damage
  - Is a criminal
20. The reason claims adjusters should obtain "separate statements" from witnesses is that
- Two are better than one
  - Two witnesses are needed to agree for a valid claim
  - No two people will ever see an accident exactly alike
  - The courts require two
21. Which of the following are considered important components of hospital records when investigating a serious accident claim:
- Admission information
  - Examination reports / nurses notes
  - The diagnosis and prognosis
  - All of the above
22. Concealment of information or material facts by an insured buying insurance can void the policy. In general, the rule on determining when a policy is voided lies in the issue of \_\_\_\_\_.
- Bad faith
  - Error and intent
  - Mandated purpose
  - Willful corruption
23. Claim prevention or loss control is a plan of action to \_\_\_\_\_.
- Stop criminal behavior
  - Reduce or eliminate hazards and losses to prevent a claim or accident
  - Monitor the insured
  - Investigate suspicious claims
24. Showing the "proximate cause" of an accident at work means a victim must establish that his injuries \_\_\_\_\_.
- Disabled him for life
  - Were actually and proximately caused by the propensities of an employee/employer
  - Are severe and disarming
  - Amount to \$100,000 or more in lost wages
25. In *McConnell vs Ehrlich*, an agent's license was revoked after he made a concerted effort to \_\_\_\_\_.
- Market too much insurance
  - Attract "bad risk" business
  - Acquire too many clients
  - Made promises he couldn't keep to new insureds
26. If the damage to a windshield is in the "driver's line of vision" a repair \_\_\_\_\_.
- Must be performed by an expert
  - Is usually not permitted. It must be replaced
  - Must be authorized by head office
  - Must be made within 24 hours
27. Good claim handling procedures involve which of the following:
- Proper preparation and prompt investigation
  - Decision and action
  - Adequate reporting and self-discipline
  - All of the above
28. Under the absolute comparative negligence doctrine, claimants can collect \_\_\_\_\_.
- Punitive damages
  - All amounts over \$250,000
  - The amount of their damages minus any costs attributed to their own negligence
  - Double or triple normal damages
29. The HO 2000 definition of an "insured college student" includes which of the following:
- A student enrolled full time
  - A resident of the insured's household before moving out to school
  - Under age 24 and a relative
  - All of the above
30. Common law relies strongly on
- Past court decisions
  - Precedents
  - Fair and unbiased juries
  - A & B only
31. Vicarious liability encompasses an insured's liability for \_\_\_\_\_.
- Acts of any other party
  - Claims over \$150,000
  - Actions brought by relatives
  - Damages he causes personally
32. An "all claims" database system can be used by insurers and law enforcement agencies to \_\_\_\_\_.
- Help identify questionable claims
  - Help identify insurance fraud
  - Uncover personal data
  - A & B

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33. A line supervisor
- Directly supervises adjusters
  - Specializes in claims surrounding a line or specific type of insurance
  - Has the final word on the settlement of a claim
  - All of the above
34. Physical infirmities may include:
- Glasses required and not used
  - Loss or impaired use of fingers, arm or leg
  - Insured or driver with a condition or disease the could disable him
  - All of the above
35. Salvage property is property which
- The total value has been paid as a result of a claim
  - Belongs to the insurer
  - Can be an important source of revenue for an insurance company
  - All of the above
36. Insurance companies have a "duty to defend" an insurer where \_\_\_\_\_ gives the insured reasonable expectation that the insurer will provide a defense.
- The policy language
  - The claimant
  - The actions of other insurers
  - Previous insurer experiences
37. The doctrine of negligent hiring extends liability to employers who place a person with \_\_\_\_\_ in an employment position posing a threat of injury to others.
- A disability
  - Known propensities
  - Criminal intent
  - A bad attitude
38. The "general liability policy" provides coverage for an *occurrence* which is defined as \_\_\_\_\_.
- An accident, not a failure to perform
  - A single event
  - A claim over \$50,000
  - A serious or deadly claim
39. Applications and the attention you give to proper completion and submission is so important that it is recommended you \_\_\_\_\_.
- Make copies before mailing
  - Have a manager review them
  - Spend at least 50% more time on them than you do now
  - Fill them out in triplicate
40. In the Bayley vs Pete's case, we learned that agent's who promise a client \_\_\_\_\_ and fail to deliver can be sued for negligence.
- Good service
  - Full coverage
  - A lower premium
  - Reasonable protection
41. From the Hardt vs Brink case, agents must not breach their duty to advise clients to obtain \_\_\_\_\_. Especially, where client's tend to follow all of an agent's recommendations.
- Endorsements
  - Sufficient coverage
  - Complete coverage
  - Special coverage
42. Compulsory liability insurance law is principally designed to protect \_\_\_\_\_.
- Travelers
  - Homeowners
  - Businessowners
  - Farmers
43. Hearsay evidence is generally inadmissible in motor vehicle accident cases because \_\_\_\_\_.
- It would not meet the truth of testimony test
  - Evidence value would be derived not form the witness, but the competency of some other person
  - Irrelevancy and immateriality issues
  - All of the above
44. Property in storage is typically covered with up to \_\_\_\_\_ of Coverage C limits or \$1,000, whichever is greater.
- 5%
  - 10%
  - 25%
  - 50%
45. Actual cash value is based on a number of factors. Which of the following are included?
- Physical condition
  - Obsolescence / age
  - Market value / worth of improvements on the property
  - All of the above
46. In State Auto vs Midwest, the courts determined that lost computer data did not constitute tangible property. However, \_\_\_\_\_ was .
- Security data
  - Loss of computer use
  - Time invested
  - Lost man-hours

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47. Claims-made policies provide coverage for any claims presented during a policy year \_\_\_\_\_.
- A. Exceeding \$25,000
  - B. For less \$100,000
  - C. Regardless of when the underlying liability conduct occurred.
  - D. Except errors and omissions
48. Concerning a valid claim, a loss must be sustained to be covered. So, there can be no recovery for \_\_\_\_\_ since no loss has been sustained.
- A. Personal property
  - B. Worthless property
  - C. Expensive property
  - D. Real property
49. A release is a legally binding document which provides that the person who executed it settled a claim for valuable consideration, and \_\_\_\_\_.
- A. Did so knowingly
  - B. Without prejudice
  - C. With prejudice
  - D. Cannot look back
50. A "knock for knock" agreement between insurers is a reciprocity type arrangement whereby one company agrees not to press its \_\_\_\_\_ rights against another insurance company.
- A. Legal
  - B. Subrogation
  - C. Salient
  - D. Inalienable
51. Which of the following are ways to manage claims better:
- A. Cost reduction through automation
  - B. Identification of exceptional claims
  - C. Detection of induced fraud
  - D. All of the above
52. Warranties and conditions are generally used to mean the same thing -- a \_\_\_\_\_ by the insured incorporated into the contract.
- A. Representation
  - B. Promise
  - C. Criminal intention
  - D. A & B only
53. About \_\_\_\_\_% of fires in the workplace have suspicious causes.
- A. 5%
  - B. 15%
  - C. 25%
  - D. 40%
54. Twisting or churning by an agent is defined as misrepresentation of \_\_\_\_\_ for the purpose of inducing a client to change, surrender or lapse an existing policy.
- A. Facts
  - B. Insurers or policies
  - C. License authority
  - D. Property information
55. Concerning online communications with clients, e-mails should be treated the same as \_\_\_\_\_.
- A. Faxes
  - B. Memos
  - C. A phone call
  - D. A written contract
56. The lesson from the Bell vs O'Leary case is that agents have \_\_\_\_\_ and failure to notify clients the coverage is unavailable is crucial.
- A. Superior knowledge
  - B. Inside information
  - C. Commissions at stake
  - D. A financial interest
57. A representation in the law of insurance is an oral or written statement by the insured or his authorized agent made \_\_\_\_\_.
- A. At the site of a claim
  - B. Within the hearing two witnesses
  - C. Prior to completion of the contract
  - D. In front of a licensed agent
58. Opinion evidence is \_\_\_\_\_ when facts can be produced before a jury to show the conditions of a claim.
- A. Admissible
  - B. Not as a rule admissible
  - C. Always accepted
  - D. Never accepted
59. In a partial comparative negligence case, a claimant can collect from another party's carrier if such other person has contributed to under \_\_\_\_\_% of the damages.
- A. 10%
  - B. 25%
  - C. 50%
  - D. 75%
60. Riding mower coverage has changed under ISO Homeowners 2000. The word \_\_\_\_\_ made a huge difference as to a mower's use.
- A. Limited
  - B. Solely
  - C. Possible
  - D. Registered

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61. An "intervening cause" breaks the \_\_\_\_\_ leading to an injury. It is used to defend a case of negligence.
- Chain of events
  - Bank
  - Limited liability
  - Underlying purpose
62. A "mini tail" is an extended reporting period added to a claims-made policy. It can extend the period of time, for example sixty days, to \_\_\_\_\_.
- Increase coverage
  - Report claims that have not been reported during the policy period
  - Change covered premises
  - Modify insured premises
63. Which of the following are occupational diseases typically covered under workers' compensation laws:
- Hernias, allergies, hearing loss
  - Dermatitis, infertility, black-lung
  - Lead poisoning, asbestosis, carpal tunnel
  - All of the above
64. Insurance adjusters are trained in the areas of examination, evaluation and dispensation of claims. They are also responsible to counteract \_\_\_\_\_ claims.
- Exaggerated claims
  - Fraudulent claims
  - Frivolous claims
  - All of the above
65. The ultimate interpreter of an insurance policy is
- The carrier
  - A corporate attorney
  - The courts
  - An arbitration team
66. Depreciation is calculated by an insurance carrier using the rule of thumb that an item loses \_\_\_\_\_ every year over its expected life.
- Appreciation
  - Value
  - Moisture
  - DNA
67. Signed statements for insurance claims take up much working time for claims people and it is an important phase operations. However, only \_\_\_\_\_ of all signed statements may ever be used.
- The most accurate
  - The most damaging
  - A small percentage
  - The legal oriented
68. Documenting the loss site in the \_\_\_\_\_ is essential.
- Morning
  - Afternoon
  - Evening
  - Earliest cycle
69. Concerning fire sprinklers, statistics show that in fully sprinklered premises \_\_\_\_\_% of fires are controlled.
- 25%
  - 40%
  - 75%
  - 99%
70. Which of the following are considered indoor pollution sources:
- Oil, gas kerosene, coal, wood
  - Building materials, furnishings, cabinetry
  - Products for household cleaning personal care, hobbies, heating and air, humidification devices, etc.
  - All of the above
71. Customer handling is part of reducing claims. For instance, a totally dissatisfied customer is said to decrease revenue at a rate equal to \_\_\_\_\_ that contributed to the business by a totally satisfied customer.
- 1.5 times
  - 1.8 times
  - 2 times
  - 3 times
72. The Alianz vs Simpson case underscores the agent's duty to NOT mislead an applicant for insurance into believing \_\_\_\_\_.
- He is insured when he is not
  - The competition
  - That premiums will not increase
  - Everything he reads in the policy
73. In Sobotor vs Prudential, an agent suffered claims because the courts ruled a \_\_\_\_\_ existed because the agent held himself to have special knowledge.
- Fiduciary relationship
  - Mistrial
  - Punitive issue
  - Special evidence breach
74. A "condition precedent" in an insurance policy means a condition must be performed \_\_\_\_\_.
- After the policy is signed
  - Before the policy becomes effective
  - Concurrent with policy approval
  - In the presence of the insurance carrier

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75. Photographs are evidence in a motor vehicle accident when they appear to \_\_\_\_\_.
- Be accurately taken
  - Be a faithful and clear representation of the subject
  - Be of such nature as to throw light upon a disputed point
  - All of the above
76. Personal vehicle liability insurance imposes on the carrier the duty to pay third party claims as well as an obligation to provide \_\_\_\_\_.
- Complete reimbursement of expenses
  - Counseling
  - Legal representation
  - \$5,000 in comfort fees
77. A loss settlement holdback provision states that that an insurer shall pay NO MORE than the \_\_\_\_\_ until actual repair or replacement is complete.
- Actual cash value
  - Replacement cost
  - Depreciated cost
  - Wholesale cost
78. Which of the following are considered defenses against a negligence claim:
- Intervening cause / last clear chance
  - Contributory or comparative negligence
  - Assumption of risk
  - All of the above
79. A pro rata contributions clause of a policy provides that each carrier will pay \_\_\_\_\_ when there is more than one policy in effect for the same property.
- A 50/50 share
  - A 75/25 share
  - A share of a loss in proportion to the degree of coverage provided
  - An equal
80. Under replacement cost coverage, settlement is conditioned upon a claimant \_\_\_\_\_. Otherwise, the settled amount is limited to actual cash value.
- Actually replacing the damaged property
  - Being completely satisfied
  - Telling the truth
  - Restoring a desired portion of lost or damaged property
81. Most agent records should be kept for a total of \_\_\_\_\_ years after the expiration or cancellation of the policy.
- 3 years
  - 5 Years
  - 7 Years
  - 10 years
82. Redlining occurs where an agent/insurer refuses to accept \_\_\_\_\_.
- A premium payment in cash
  - An application for insurance based on a person's race, marital status, sex or religion
  - A renter as an additional insured
  - Certain policy conditions, but not others
83. In *Fitzpatrick vs Hayes* an agent promoted a "family insurance checkup" but failed to advise the need for an umbrella. A loss ensued, but the courts sided with the agent because
- He did not misrepresent the scope of coverage
  - The insured did not make a specific request for a particular coverage
  - The agent did not hold himself out to be an expert.
  - All of the above
84. Under most no-fault insurance policies, a policyholder is required to waive his right to sue the party at fault, except in the case of \_\_\_\_\_.
- Death
  - Permanent disfigurement or injury
  - Commercial vehicles
  - A & B
85. An accident report is generally NOT admissible evidence in an action to recover damages in an accident for the reason that it is \_\_\_\_\_.
- Illegally obtained
  - Too old
  - A self-serving declaration
  - Never correct
86. "Residence employee" coverage would only apply to an employee of an insured whose duties related to the \_\_\_\_\_ of the residence premises.
- Maintenance or use
  - Construction
  - Remodel
  - Indoor portion
87. Last clear chance refers to a defense argument that states the plaintiff had the last clear chance or final opportunity to \_\_\_\_\_.
- Avoid the loss or damage
  - Settle early
  - Call the police
  - Apologize
88. A "midi tail" extends the amount of time under which a claim is made for a period of up to \_\_\_\_\_ years.
- 2 years
  - 3 years
  - 5 years
  - 20 years

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89. The ultimate effect of court decisions regarding insurance has been to \_\_\_\_\_.
- A. Broaden coverage
  - B. Include unwritten terms and conditions in the policy
  - C. Create standard practices
  - D. All of the above
90. Appraisals in the insurance claims process are only appropriate where there is \_\_\_\_\_.
- A. A dispute
  - B. A significant amount of money in controversy
  - C. Real estate involved
  - D. Agreement among the parties
91. Handling salvage claims might involve which of the following:
- A. Obtain credit for or take the salvage
  - B. Store or Protect the salvage from theft
  - C. Explore the market for all possible buyers
  - D. All of the above
92. Your "agent records" can be admissible in defending claims against you if they are \_\_\_\_\_.
- A. Neat and organized
  - B. Part of your standard operating procedure
  - C. Detailed
  - D. Current
93. A false claim or fraudulent claim submitted by an agent to receive insurance loss proceeds is \_\_\_\_\_.
- A. Not unusual
  - B. Illegal
  - C. Permissible with a client's authorization
  - D. A widespread practice
94. An agent's errors and omissions policy may have very specific limitations or exclusions such as:
- A. Punitive damages
  - B. Business outside the state
  - C. Hold harmless clauses
  - D. All of the above
95. In Flattery vs Gregory, an agent's "promise" to procure optional coverage was \_\_\_\_\_ based on an earlier transaction.
- A. Implied
  - B. Denied
  - C. Possible
  - D. Excluded
96. The Osendorf vs American Family Insurance case demonstrates the fiduciary nature of longstanding agent/client relationships. Despite visits to the client's farm, the agent failed to advise client he needed \_\_\_\_\_.
- A. Liability coverage for employees
  - B. Umbrella protection
  - C. Business coverage
  - D. Lower deductibles
97. An "occurrence" is typically defined as an accident or exposure to the same conditions over a length of time which produces \_\_\_\_\_.
- A. Bodily injury
  - B. Property damage
  - C. Implied negligence
  - D. A&B
98. Under the "assumption of risk" defense, the defendant must prove that the plaintiff understood \_\_\_\_\_, including the possibility of damage and injury, and yet allowed the act to occur.
- A. The policy
  - B. Insurance law
  - C. The risks involved
  - D. Claims
99. A pollution liability extension endorsement provides coverage by \_\_\_\_\_ the portion of the policy that states that bodily injury or property damage is excluded arising out of discharge, seepage or release of pollutants.
- A. Including
  - B. Adding
  - C. Deleting
  - D. Amending
100. In Mate vs Wolverine, a special relationship between agent and client was proven by notes in the agent file. As a result, the courts felt the agent had a duty of care to know the insured's son was \_\_\_\_\_.
- A. An uninsured motorist
  - B. Underinsured
  - C. A college student with no coverage
  - D. A high risk

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1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	21	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	41	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	61	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	81	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	22	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	42	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	62	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	82	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	23	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	43	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	63	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	83	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	24	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	44	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	64	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	84	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	25	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	45	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	65	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	85	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	26	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	46	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	66	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	86	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	27	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	47	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	67	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	87	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	28	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	48	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	68	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	88	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	29	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	49	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	69	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	89	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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