

# 検証するPA-Life-Accident-and-Health日本語版テキスト内容 & 合格スムーズPA-Life-Accident-and-Health難易度 | 高品質なPA-Life-Accident-and-Health合格体験談

## Psi, Life, Accident, And Health Exam With 100% Correct And Verified Answers

What happens under a misstatement of age clause on a disability policy?

1. The policy would be terminated and all premiums would be returned to the policy owner.
2. The policy would be terminated and all premiums would be retained by the insurance company.
3. All amounts payable under this policy shall be what the premium originally would have purchased and been paid at the correct age.
4. Prior to any benefits being payable, the insured shall rate and pay the difference in premiums based upon his correct age - Correct Answer-All amounts payable under this policy shall be what the premium originally would have purchased and been paid at the correct age.

Whether admitted or nonadmitted, how does a "foreign" insurer differ from an "alien" or "domestic" insurer?

1. A "foreign" insurer is organized under the laws of another country.
2. A "foreign" insurer is prohibited from transacting insurance with the State of California.
3. A "foreign" insurer is organized under the laws of another state within the United States.
4. A "foreign" insurer transacts business in multiple languages not spoken in the United States. - Correct Answer-A "foreign" insurer is organized under the laws of another state within the United States.

Which of the following is TRUE regarding nonadmitted insurers?

1. A felony is committed by the agent in the state of a nonadmitted insurer.
2. Acting as an agent for a nonadmitted insurer is considered a misdemeanor.
3. The agent shall pay \$1,000 in addition to any fees involving the commission of a felony.
4. Specific penalties shall be determined by the Insurance Commissioner on a case by case basis. - Correct Answer-Acting as an agent for a nonadmitted insurer is considered a misdemeanor.

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成功への道を示す指標として、当社のPA-Life-Accident-and-Health実践教材は、あなたの旅のあらゆる困難を乗り越えるために役立ちます。すべての課題をウォークリングのように扱うことはできませんが、PA-Life-Accident-and-Healthシミュレーションの実践により、レビューを効果的にすることができます。それが、当社のPA-Life-Accident-and-Health調査問題がプロのモデルである理由です。98%以上の高い合格率を誇るPA-Life-Accident-and-Health試験問題により、数千万人の受験者が試験に合格しました。

>> PA-Life-Accident-and-Health日本語版テキスト内容 <<

## PA-Life-Accident-and-Health難易度 & PA-Life-Accident-and-Health合格体験談

Insurance Licensing PA-Life-Accident-and-Health認証試験を通るために、いいツールが必要です。Insurance Licensing PA-Life-Accident-and-Health認証試験について研究の資料がもっとも大部分になって、CertShikenは早くしてInsurance Licensing PA-Life-Accident-and-Health認証試験の資料を集めることができます。弊社の専門家は経験が豊富で、研究した問題集がもっとも真題と近づいて現場試験のうろたえることを避けます。

## Insurance Licensing Pennsylvania Life, Accident and Health Exam 認定 PA-Life-Accident-and-Health 試験問題 (Q34-Q39):

### 質問 # 34

An individual who is NOT acceptable by an insurer at standard rates because of health, habits, or occupation is called a

- A. standard risk.
- B. rating risk.
- C. **substandard risk.**
- D. preferred risk.

正解: C

解説:

Under Pennsylvania Life, Accident, and Health Insurance classifications, an individual who is not acceptable at standard premium rates due to health conditions, hazardous habits, or dangerous occupations is classified as asubstandard risk. Insurers may still issue coverage to such individuals but often with higher premiums, policy ratings, exclusions, or modified benefits to compensate for the increased risk.

Standard risks qualify for average premiums, while preferred risks receive lower-than-average rates due to superior health and lifestyle factors. The term "rating risk" is not a recognized underwriting classification under Pennsylvania insurance guidelines.

Substandard risks are commonly addressed through rated policies, flat extra premiums, or limited coverage options.

Pennsylvania-approved insurance study guides stress the importance of understanding risk classifications for underwriting and exam purposes. Since the individual is specifically described as unacceptable at standard rates, the correct and verified classification is substandard risk, making option A the correct answer.

### 質問 # 35

The main purpose of insurance is to

- A. **transfer risk.**
- B. retain risk.
- C. reduce risk.
- D. avoid risk.

正解: A

解説:

The primary purpose of insurance, as defined in Pennsylvania Life, Accident, and Health Insurance study guides, is to transfer risk from an individual or business to an insurance company. Insurance does not eliminate risk, nor does it prevent losses from occurring. Instead, it shifts the financial burden of potential losses from the insured to the insurer in exchange for the payment of a premium.

Risk transfer occurs through a legally binding contract known as an insurance policy. The insured pays premiums, and in return, the insurer agrees to assume specified risks and provide financial compensation if a covered loss occurs. This mechanism allows individuals to protect themselves against large, unpredictable financial losses that could otherwise cause severe hardship.

The other options are incorrect under Pennsylvania insurance principles. Insurance does not reduce risk; risk reduction involves safety measures or loss prevention strategies. It does not retain risk, which occurs when an individual chooses to self-insure.

Insurance also does not avoid risk entirely, as risk avoidance would require eliminating the activity altogether. Therefore, the fundamental and verified purpose of insurance is the transfer of risk, making option A the correct answer.

### 質問 # 36

Penalties that may be levied by the insurance department for committing fraud include all of the following EXCEPT

- A. license revocation.
- B. order to cease and desist

- C. fines.
- D. incarceration.

正解: D

解説:

The Pennsylvania Insurance Department has broad authority to enforce insurance laws and penalize fraudulent activity. However, its authority is administrative and regulatory, not criminal. As such, the Department may impose fines, issue cease and desist orders, and revoke or suspend licenses for violations such as insurance fraud.

Incarceration is a criminal penalty, which can only be imposed by a court of law following prosecution by the appropriate legal authorities. While insurance fraud may lead to criminal charges and imprisonment, incarceration is not a penalty directly levied by the Insurance Department itself.

Pennsylvania insurance examination materials clearly distinguish between administrative penalties and criminal consequences.

Understanding this distinction is essential for producer compliance and exam success.

Therefore, incarceration is the correct answer as the option that is NOT a penalty imposed by the Insurance Department.

質問 #37

Medicare Part B insurance is partially funded by

- A. employment taxes.
- B. Social Security taxes.
- C. employer contributions.
- D. user premiums.

正解: D

解説:

Medicare Part B insurance, which provides coverage for physician services, outpatient care, preventive services, and certain medical supplies, is partially funded by user premiums. Under Pennsylvania Life and Health Insurance study materials, Medicare Part B is classified as a voluntary program, meaning eligible individuals must enroll and pay a monthly premium to receive benefits. These premiums are typically deducted from the beneficiary's Social Security benefits.

Unlike Medicare Part A, which is primarily funded through employment and Social Security payroll taxes, Part B relies heavily on beneficiary contributions along with general federal revenues. Pennsylvania licensing guides emphasize this distinction because it is frequently tested on state and national insurance exams.

Employer contributions do not fund Medicare Part B, and while Social Security taxes support Part A, they are not the funding source for Part B.

Therefore, the accurate and verified answer is user premiums, making option B correct.

質問 #38

Which of the following is a contract that is usually sold by a terminally ill person to an entity that receives death benefits from the policy at the insured's death?

- A. Pure
- B. Physical
- C. Speculative
- D. Legal

正解: C

解説:

In Pennsylvania Life Insurance licensing materials, a contract in which a terminally ill insured sells an existing life insurance policy to a third party for a lump sum is known as a viatical settlement. Although the specific term is not listed in the answer choices,

Pennsylvania-approved study guides classify viatical settlement contracts as speculative contracts. This classification exists because the purchaser assumes the financial risk associated with the timing of the insured's death and speculates on when the death benefit will be paid.

The buyer becomes the policyowner and beneficiary and continues paying premiums, expecting to receive the death benefit upon the insured's death. The return on investment depends on how long the insured lives, which introduces uncertainty and speculation.

The other options are incorrect. "Pure," "Physical," and "Legal" do not describe the contractual nature of viatical settlements under Pennsylvania insurance terminology. Therefore, based on Pennsylvania Life, Accident, and Health Insurance education standards,

the correct and verified answer is D. Speculative.

## 質問 #39

多くの人がPA-Life-Accident-and-Health試験を非常に重視する必要があります。また、試験に合格することは多くの人にとって簡単なことではないこともあります。そのため、多くの人にとって優れた学習方法は非常に重要です。さらに、適切な学習ツールも同様に重要です。PA-Life-Accident-and-Healthリファレンスガイドは、リラックスした状態で試験に合格するのに役立ちます。弊社からPA-Life-Accident-and-Health認定試験ガイド資料をご紹介します。PA-Life-Accident-and-Health学習教材は、PA-Life-Accident-and-Health試験に合格するのに非常に有用で役立つと考えています。

**PA-Life-Accident-and-Health難易度:** <https://www.certshiken.com/PA-Life-Accident-and-Health-shiken.html>

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どうせ人数ならすぐ増えますから ロメスの疑問をカイエスが流すと、そこ PA-Life-Accident-and-Healthへ二人が戻ってくる、女王は今夜もまた祖母を恋しがって泣いていた時に、遊び相手の童女が、直衣（のうし）を着た方が来ていらっしゃいますよ。

## 試験の準備方法-実際的なPA-Life-Accident-and-Health日本語版テキスト内容試験-一番優秀なPA-Life-Accident-and-Health難易度

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