

Insurance Licensing NY-Life-Accident-and-Health認定資格試験問題集 & NY-Life-Accident-and-Health資格トレーニング

NY Accident & Health Insurance Licensing Exam Study Guide (2024) || Questions & Answers (100% Correct)

Which section of an insurance policy contains language to assist an insurance company in managing morale and moral hazards - ANSWER - The exclusions

The funds assessed to be deposited into the NY Special Disability Fund are deposited with? - ANSWER - The Commissioner of Taxation and Finance

Someone has been hired to work for Namee Insurance Company to adjust workers compensation claims in the office. This person works as what type of adjuster? - ANSWER - A staff or adjuster who is working as an employee

A products-completed operations claim can be made against products manufacturers, wholesalers, and retailers alleging fault and legal responsibilities except for... - ANSWER - Vicarious liability

What is an incorrect statement on liability Part A of a Personal Auto Policy - ANSWER - When Part A limits are exhausted any limits for Uninsured Motorists coverage can be used to pay the entire claim

What is not true of a Physician, Surgeon, Dentist form? - ANSWER - It is available to be written on an occurrence form only

What is not true of the NY Motor Vehicle Accident Indemnification Corporation? - ANSWER - The injured party must submit all medical bills along with the claim forms within 30 days of the accident that caused the injury

How much does NY pay a family for death benefits for the minimum financial responsibility limit? - ANSWER - \$50,000

The minimum coverage amount for UM/UIM in NY is? - ANSWER - \$25,000 per person; \$50,000 per accident

Part 1 of workers compensation policy covers all but: - ANSWER - Bodily injury caused by employer negligence

The NY department has made an exception for claim-made coverage except for what type of risk? - ANSWER - Motor vehicle liability coverage

What is not a settlement option for liability claims? - ANSWER - Excessive amounts claimed

なんで悩んでいるのですか。Insurance LicensingのNY-Life-Accident-and-Health認定試験にどうやって合格するかということをご心配していますか。確かに、NY-Life-Accident-and-Health認定試験に合格することは困難なことです。しかし、あまりにも心配する必要はありません。試験に準備するとき、適当な方法を利用する限り、楽に試験に合格することができないわけではないです。では、どんな方法が効果的な方法なのかかわかっていますか。Fast2testのNY-Life-Accident-and-Health問題集を使用することが最善の方法の一つです。Fast2testは今まで数え切れないIT認定試験の受験者を助けて、皆さんから高い評判をもらいました。この問題集はあなたの試験の一発合格を保証することができますから、安心して利用してください。

今はInsurance Licensing NY-Life-Accident-and-Health試験に準備するために、分厚い本を購入しなくてあまりにも多くのお金をかかるトレーニング機構に参加する必要がありません。我々社のNY-Life-Accident-and-Health練習問題は試験に参加する圧力を減らすだけでなく、お金を無駄にする煩悩を解消できます。あなたは弊社の商品を使用した後、一回でInsurance Licensing NY-Life-Accident-and-Health試験に合格できなかったら、弊社は全額返金することを承諾します。

>> Insurance Licensing NY-Life-Accident-and-Health認定資格試験問題集 <<

NY-Life-Accident-and-Health資格トレーニング & NY-Life-Accident-and-

Health専門試験

我々の目標はNY-Life-Accident-and-Health試験に準備するあなたに試験に合格させることです。この目標を実現するには、我が社のFast2testは試験改革のとともにめざましく推進していき、最も専門的なNY-Life-Accident-and-Health問題集をリリースしています。現時点で我々のInsurance Licensing NY-Life-Accident-and-Health問題集を使用しているあなたは試験にうまくパースできると信じられます。心配なく我々の真題を利用してください。

Insurance Licensing New York Life, Accident and Health Insurance Agent/Broker Examination Series 17-55 認定 NY-Life-Accident-and-Health 試験問題 (Q87-Q92):

質問 # 87

Mortality is based on a large risk pool of

- A. people and time.
- B. income and time.
- C. family history and hobbies.
- D. geographic area and time.

正解: A

解説:

The correct answer is people and time . In insurance, mortality refers to the statistical measurement of death within a defined population. Insurers rely on mortality tables , which are developed using large pools of data that track the probability of death among groups of people over specific periods of time. These tables allow insurance companies to estimate the likelihood that individuals within certain age groups will die within a given year. The concept is based on the law of large numbers , meaning that when a very large group of people is observed over time, patterns of mortality become predictable and can be used to calculate insurance premiums.

Life insurance companies analyze mortality data across large populations and extended time periods to determine appropriate premium rates and to ensure that they maintain sufficient reserves to pay future claims.

By spreading risk across many policyholders, insurers can accurately project expected losses and maintain financial stability.

The other options are incorrect because mortality statistics are not primarily based on income, geographic area alone, or personal characteristics such as hobbies or family history. The essential foundation of mortality calculations is large groups of people observed over time .

質問 # 88

Stranger originated life insurance violates which of the following statutory requirements?

- A. Commission sharing.
- B. Right of rescission.
- C. Trust ownership.
- D. Insurable interest.

正解: D

解説:

Stranger-originated life insurance (STOLI) arrangements violate the fundamental legal requirement of insurable interest . In life insurance, the policyowner must have a legitimate interest in the continued life of the insured at the time the policy is issued. This usually exists when there is a close family relationship or a lawful economic interest, such as a business relationship where the death of the insured would cause financial loss. STOLI attempts to evade this rule by having a third party with no true insurable interest initiate or finance a policy for the purpose of benefiting from the insured's death.

That is why C. Insurable interest is the correct answer. The problem with STOLI is not trust ownership itself, since trusts may be used legally in life insurance planning when properly established. It is also not primarily about rescission rights or commission sharing. The key statutory violation is that the policy is effectively procured by or for someone who lacks a lawful interest in the insured's continued life. New York licensing materials treat this as contrary to public policy and inconsistent with lawful life insurance underwriting standards.

質問 # 89

Insurance that is designed to pay the balance of a loan if the insured dies before the loan has been repaid in full is

- A. life settlement.
- **B. credit life.**
- C. whole life.
- D. universal life.

正解: B

解説:

Credit life insurance is specifically structured to cover an outstanding debt if the insured dies before the loan is fully repaid. The benefit is generally tied to the loan balance, meaning the death benefit is usually decreasing over time as payments reduce the remaining amount owed. Its purpose is not to build cash value or provide long-term lifetime protection for family income needs; instead, it is designed to protect the lender (and indirectly the borrower's estate/family) by satisfying the debt obligation at death. This is why it differs from whole life and universal life, which are broader forms of permanent life insurance intended for long-range personal or family protection and may include cash value features. It also differs from a life settlement, which is the sale of an existing life insurance policy to a third party-not a type of loan-balance protection coverage. In licensing materials, "credit life" is the key term that matches "pay the balance of a loan if the insured dies."

質問 # 90

The cause of a loss is called

- **A. a peril.**
- B. an exposure.
- C. a hazard.
- D. a risk.

正解: A

解説:

In insurance terminology, the cause of a loss is known as a peril. A peril is the specific event or cause that results in damage, injury, or financial loss. Common examples of perils include fire, theft, accident, illness, disability, or death. In life and health insurance, the insured event-such as death in life insurance or sickness and accidental injury in health insurance-is considered the peril that triggers the insurer's obligation to pay benefits under the policy. Insurance policies are designed to provide financial protection against losses that result from covered perils.

It is important to distinguish a peril from other related insurance concepts. A hazard is a condition or situation that increases the likelihood or severity of a loss caused by a peril. Hazards are typically categorized as physical hazards (such as icy roads or faulty wiring), moral hazards (dishonesty or fraudulent behavior), and morale hazards (carelessness because of insurance coverage). An exposure refers to the possibility of loss, while risk refers to the uncertainty regarding the occurrence of a loss. Therefore, the term that specifically describes the direct cause of a loss is a peril.

質問 # 91

Which of the following statements BEST describes a disability elimination period?

- **A. A time deductible rather than a dollar deductible.**
- B. A dollar deductible rather than a time deductible.
- C. A benefit or utilization period.
- D. A qualifying period.

正解: A

解説:

The correct answer is A. A time deductible rather than a dollar deductible. In disability income insurance, the elimination period is the span of time that must pass after a covered disability begins before benefits become payable. Instead of requiring the insured to first pay a certain amount of money out of pocket, as with a traditional health insurance deductible, disability coverage usually requires the insured to satisfy a waiting period measured in days. For this reason, the elimination period is commonly described as a time deductible.

This period helps the insurer avoid paying for very short-term disabilities and affects the policy's premium structure. In general, the

longer the elimination period, the lower the premium, because the insured waits longer before receiving benefits. Common elimination periods may be 30, 60, 90, or 180 days depending on the policy. The other choices are not as accurate. It is not a benefit period, because the benefit period describes how long payments continue after they start. It is not a dollar deductible, and although "qualifying period" may sound similar, the standard licensing term used in disability insurance is elimination period, meaning a time deductible.

質問 #92

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準備の時間が限られているので、多くの受験者はあなたのペースを速めることができます。NY-Life-Accident-and-Healthの実践教材は、知識の理解の誤りを改善します。多くのお客様は、明らかな改善を得て、負荷を軽減しています。私たちが知っているように、一部の人は以前に試験に失敗し、NY-Life-Accident-and-Healthトレーニング資料を購入する前にこの苦しい試験に自信を失いました。私たちはここで悲しみを分けます。これから時間のかかる思考を捨てることができます。対照的に、それらは不明瞭なコンテンツを感じることなくあなたの可能性を刺激します。NY-Life-Accident-and-Health試験準備を取得した後、試験期間中に大きなストレスにさらされることはありません。

NY-Life-Accident-and-Health資格トレーニング: <https://jp.fast2test.com/NY-Life-Accident-and-Health-premium-file.html>

NY-Life-Accident-and-Health試験の準備をしている場合、弊社Fast2testはこのWebサイトで最高の電子NY-Life-Accident-and-Health試験トレントを提供できます、Insurance Licensing NY-Life-Accident-and-Health認定資格試験問題集製品を選択する前に、独自の合格率を比較しておく必要があります、Insurance Licensingさまざまな顧客がさまざまなニーズを持っていることを考慮して、3つのバージョンのNY-Life-Accident-and-Healthテストトレントを提供しています、Insurance LicensingのNY-Life-Accident-and-Health試験のために勉強していますなら、Fast2testの提供するInsurance LicensingのNY-Life-Accident-and-Health試験ソフトはあなたの選びの最高です、Insurance Licensing NY-Life-Accident-and-Health認定資格試験問題集 長年の実務経験により、市場の変化とニーズに迅速に対応しています。

見ると、老妓の房八はとうに居ず、稻香、おぼろ、杵子、萩葉など揃ひも揃つていNY-Life-Accident-and-Healthつの間にか引さがり、居残つたのは僅に飛丸といふ半玉一人、海坊主のやうな骨董屋の旦那は女中に脊中をあふがせながら、相變らず悠然として大杯を傾けてゐた。

便利なNY-Life-Accident-and-Health認定資格試験問題集と有難いNY-Life-Accident-and-Health資格トレーニング

ハナンの町〉に向かって歩きながら二人はいろいろな話をけた、NY-Life-Accident-and-Health試験の準備をしている場合、弊社Fast2testはこのWebサイトで最高の電子NY-Life-Accident-and-Health試験トレントを提供できます、製品を選択する前に、独自の合格率を比較しておく必要があります。

Insurance Licensingさまざまな顧客がさまざまなニーズを持っていることを考慮して、3つのバージョンのNY-Life-Accident-and-Healthテストトレントを提供しています、Insurance LicensingのNY-Life-Accident-and-Health試験のために勉強していますなら、Fast2testの提供するInsurance LicensingのNY-Life-Accident-and-Health試験ソフトはあなたの選びの最高です。

長年の実務経験により、市場の変化とニーズに迅速に対応しています。

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